

UNITED STATES
NUCLEAR REGULATORY COMMISSION
WASHINGTON, D. C. 20555

OFFICIAL BUSINESS
PENALTY FOR PRIVATE USE, \$300

POSTAGE AND FEES PAID
U.S. NUCLEAR REGULATORY
COMMISSION



SINGLE FAMILY MORTGAGE NOTES SYSTEM
USERS GUIDE

JULY 1986

Department of Housing and Urban Development
Washington, DC 20410

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SINGLE FAMILY MORTGAGE NOTES SYSTEM (SFMNS)

CHAPTER 1. SYSTEM OVERVIEW

- 1-1. BACKGROUND. On January 17, 1983, HUD implemented an automated accounting and servicing system for its single family mortgage notes portfolio. The Single Family Mortgage Notes System (SFMNS) utilizes a computer software system as its base and is supported by the HUD Telecommunications Network (HTN-II). The System provides for direct terminal entry of account data as well as direct terminal access to account records by Headquarters and field offices. The data base is updated immediately when data is entered, and new as well as existing data may be displayed immediately.
- 1-2. PURPOSE OF THE GUIDE. Effective with the conversion to the new System, HUD revised many of its servicing procedures. This Guide provides the loan servicing staff with an understanding of the revisions as well as the knowledge necessary to enter and retrieve data from the System. The revision of the Guide includes those instructions issued as numbered System memorandums through September 1986.
- 1-3. ORGANIZATION OF THE GUIDE. The Guide provides the following:
 - A. An overview of the System (Chapter 1)
 - B. Information about the terminal (Chapter 2)
 - C. Use of the System for training purposes (Chapter 3)
 - D. Procedures for data entry and retrieval (Chapter 3)
 - E. An overview of the accounting and servicing System (Chapter 4)
 - F. Field office servicing and file maintenance procedures (Chapter 4)
 - G. Reports generated by the System (Chapter 5)
 - H. Appendices
 - I. Glossary of Terms
 - J. Index

1-4. DATA ENTRY. The System allows separation of servicing functions from financial functions. Descriptive data to establish and maintain a new account is entered into the System by keying data directly onto account screens. Financial data is entered into the System through the use of financial transactions entered by Users. Financial activity is OFA's responsibility. Field staff, however, will perform those financial transactions necessary to establish new accounts in the System.

- A. Use of Trained Personnel. Data entry and file maintenance is a complicated process that requires a thorough knowledge of the System. Decisions for file maintaining the accounts and the completion of the account data input form are the responsibility of the servicer who has been trained in the servicing of Secretary-held mortgages. The actual input of the data may be performed by either servicers or clerical staff as long as they have thorough training in that process. Because of the complexity of the System only properly trained staff may perform the various functions.
- B. Knowledge of the System. Servicers must know the names of the Data Base Managers and the Regional Systems Coordinators (See paragraph 1-12.). Data Base Managers and Regional Systems Coordinators must be familiar with the System. Where the System is not responsive to the needs of offices and, in order for Headquarters to identify problems with the System, the field staff promptly inform Headquarters. If trained staff are relocated to other positions or leave the Department, it is the responsibility of the regional and field office management to train other staff to take their place.

1-5. DATA CORRECTION. Information on account screens can be added to, corrected, or deleted. The procedure is called file maintenance (FM). Information entered as financial transactions, however, must be corrected by use of another transaction which reverses the entry. Field offices will not reverse financial transactions. For reversals, call the Service Center (755-6485). Additionally, some screens and certain financial fields on a screen are password-secured and cannot be altered without use of the appropriate password.

1-6. DATA RETRIEVAL. Individual account data can be retrieved by use of inquiry commands (IQ). Data displayed on the screen may be printed on associated line printers.

- 1-7. COMPUTER SUPPORT. The host computer for the System is located at Camp Hill, Pennsylvania. A Honeywell Level-6 acts as a pass-through in the telecommunications network that connects the host computer at Camp Hill to the Honeywell computer terminal where data is entered and retrieved.
- 1-8. OPERATING HOURS. The System operates Monday through Friday from 8 AM to 8 PM Eastern Time and on Saturdays from 8 AM to 5 PM Eastern Time. If the System will not open on a Saturday, Headquarters will notify your office by memorandum or telegram. Just prior to COB on the Friday before the Saturday on which you plan to use the System, check to determine if such a memorandum or telegram was received by your office. Also, make certain that your Level-6 operator will work on the Saturday when you want to use the System. Field offices must schedule their System workload within these time frames.
- 1-9. FIELD OFFICES. Each field office operates as a branch office in the System and has a field office code (See Appendix 4.). The code is used to segregate accounts by field office.
- 1-10. SERVICING FUNCTIONS. The System provides field office servicing staff with essential information needed to service accounts. This includes payment information and delinquency data, escrow analyses, payoff figures, and accounting for late charges. The System provides field offices with current information on account status and relieves the field of the responsibility of collecting and depositing payments. The System uses a central lock box depository.
- 1-11. ACCOUNTING FUNCTIONS. The instructions and procedures in this Guide include many of the Single Family Mortgage Notes accounting functions for which the Office of Finance and Accounting, Post Insurance Division, is responsible.
- 1-12. SYSTEM COORDINATORS AND DATA BASE MANAGERS. To ensure optimum use of the System, Headquarters uses Regional System Coordinators (SC) and Data Base Managers (DBM). This is in accordance with the revised Regional Office Organization Handbook 1170.1 REV-4, paragraph 3-3q. and the revised Field Office Organization Handbook 1171.1 REV-3, paragraph 3-3b(8). Each Regional Office must appoint a System Coordinator and send the following information to the Secretary-held and Counseling Services Branch and OFA's Service Center: SC's name, title, telephone number, and pouch mail code, including any changes.

A. System Coordinators. The SC is responsible for coordinating and controlling SFMNS directives to the field offices. The SC also serves as a sounding board for serious System-related problems that field offices encounter. Whenever the SC cannot resolve a matter locally, he or she will contact the Chief, Secretary-held and Counseling Services Branch in Housing, or the Chief, Single Family Notes Branch of the Office of Finance and Accounting (OFA), who is responsible for the Service Center. The specific responsibilities of the SC are the following:

- 1) SFMNS Numbered Memorandums
 - a. Maintain a file of all memorandums
 - b. Assure that DBMs receive copies of all memorandums from Headquarters; provide DBMs with copies when they do not receive copies from Headquarters or misplace their copies
- 2) Serve as the contact point for DBMs
 - a. Attempt to resolve System problems
 - b. Deal with inadequate or no response from Service Center or Secretary-held and Counseling Services Branch.
 - c. Interpret System changes, additions, or corrections
 - d. Interpret System reports to field offices and assist them in the use of the reports
- 3) Compile various data requested by Headquarters
- 4) Assure that field offices appoint DBMs and provide Headquarters with DBM information as set forth below.
- 5) Notify the Chief, Secretary-held and Counseling Services Branch, and OFA's Service Center of any changes regarding the DBMs.

Data Base Managers. Each field office must appoint a Data Base Manager. The DBM should be a senior servicing staff person who has a thorough knowledge of and experience with SFMNS. This person might be the Branch Chief or Section Chief of Loan Management or a Supervisory Loan Management Specialist.

1) DBM Information.

The field office must send the DBM's name, title, telephone number, and pouch mail code to the System Coordinator immediately upon appointment of the DBM. The DBM has the following responsibilities.

2) DBM Responsibilities. The DBM has the following responsibilities:

- a. Maintain a file of all System numbered memorandums
- b. Assure that all servicing staff receive copies of all System memorandums
- c. Interpret System memorandums to servicers
- d. Resolve System problems within the field office
- e. Contact the Service Center or the Secretary-held and Counseling Services Branch
- f. Provide DMB information to the SC

1-13. PROBLEM RESOLUTION. The resolution of problems requires the use of a tiered set of resources. Using these resources in the following order will conserve staff time and enhance a user's capacity.

- A. Users Guide. ALWAYS CONSULT THE USERS GUIDE FIRST. Use its table of contents and index to locate System information.
- B. Data Base Manager. When you cannot locate help in the Guide, consult your DBM.
- C. Service Center and Secretary-held and Counseling Services Branch. The DBM or servicer, subject to any locally required supervisory reviews or approvals, should contact either the Center or the Branch, depending upon the nature of the problem. As general rule, call the Service Center for questions on payments, disbursement analysis. Call the Branch for questions on messages, correspondence.

- D. System Coordinator. If neither of the above two offices resolves the problem or is unresponsive, the DBM calls the SC.
- E. Headquarters Branch Chiefs. If the SC cannot resolve the problem, the SC will call the Chief, Single Family Notes Branch in OFA or the Chief, Secretary-held and Counseling Services Branch in Housing.

CHAPTER 2. USING THE HTN II TERMINAL

- 2-1. THE TERMINAL. The workstation for single family mortgage data entry into the System is a Honeywell VIP 7200 (Visual Information Projector), usually referred to as a "VIP". Switches on the front and back panels require correct settings for the VIP to operate properly. Except for the on/off and brightness controls, these switches are not normally changed once they are set.
- 2-2. THE KEYBOARD. The keys are divided in three types.
- A. Text Entry Keys. These keys are similar to keys on a typewriter. They display and enter onto the screen and into the data base, numbers, letters, symbols, and punctuation marks. When performing data entry, you may depress a particular character key and the System will respond with a "beep" instead of displaying the character on the screen. This means the character is not permitted in the location (field) where you try to enter it. Common examples of this situation are letters in fields requiring numbers. Erroneously entering data in a field not required by HUD may cause problems with the System. You should NOT experiment with the keyboard.
 - B. Cursor Movement Keys. The cursor is the pulsating rectangle of light that appears on the screen. It indicates where the next character will appear when a character key is depressed.
 - 1) Arrow keys. You may use the arrow keys to move the cursor short distances within a field. A field is one or more related character spaces within which you may enter data.
 - 2) RPT. To move the cursor long distances, depress this key and an arrow key at the same time.
 - 3) RETURN and DEL keys. When .
cursor from one field to --
to move forward and th
 - 4) LF. This key moves the cursor vertically along - -
Left-hand edge of the screen.
 - C. Control keys. Use these keys to perform the indicated System functions.

- 1) CAPS LOCK - This key must be in the "down" position.
 - 2) XMIT (Transmit) - Use this key to enter data during the file maintenance mode and to display additional account data on certain screens.
 - 3) CLR (Clear) - This key clears all data from the screen. It does not clear data out of the System. USE WITH CAUTION.
 - 4) CTL (Control) - Use this key in conjunction with other keys as part of the process to log off the terminal and to print data displayed on a screen. (See paragraphs 2-5e and 3-8.)
 - 5) RETURN - Use this key to move the cursor to the first character space in the field after the one in which the cursor is located.
 - 6) DEL - Use this key to move the cursor backward to the first character space of the field immediately prior to the one in which the cursor is located.
 - 7) ERASE EOP/EOL - USE THIS KEY WITH CAUTION to erase all or part of an entry in a field. For example, if the cursor is in the fourth character space of a ten-character field and you depress this key, you will erase all data in character spaces four through ten. The cursor will immediately return to the fourth character space of that field.
 - 8) ERASE EOP/EOL and SHIFT - If you want to erase all data from a screen, hold the SHIFT key down while you depress the ERASE EOP/EOL key. USE THIS COMBINATION OF KEYS WITH CAUTION.
- Space Bar - Use the space bar to delete entries in individual or multiple character spaces.

D. Other Control Keys. Only those control keys described above apply to our use of the System. The use of other keys may cause problems and must not be used.

2-3. SYSTEM SECURITY. Although the terminal and it's keyboard may be turned on, data may not be accessed, entered or changed without the terminal operator having specific authority.

A. Objective. The objective of the security program is to safeguard the data base of Secretary-held mortgage data in the System and achieve a more effective accountability.

B. Individual User Restriction. The security program restricts the number of persons authorized to enter, modify or inquire upon account data. The program also restricts the activities--new account setup, file maintenance, and inquiry--available to individual users.

C. Field Office Restriction. Each field office can enter new accounts, file maintain and inquire upon all accounts under its jurisdiction. Regional Office staff can perform file maintenance (FM), including new account setup and inquiry (IQ) upon accounts under their local jurisdiction. When Regional staff need to access accounts for field offices within the Region, they can IQ those accounts; they cannot FM those accounts. An example of the latter staff is the SFMNS Regional System Coordinator.

D. Responsibility for Security. The Secretary-held and Counseling Services Branch in Headquarters is the Regional and field office contact point for all matters relating to the security program.

E. Users Authorizations. The following requirements must be met by Headquarters and field office staff who use the system.

- 1) Headquarters must authorize every user to perform System functions recommended by the user's supervisor. This authorization occurs when Headquarters, through the Secretary-held and Counseling Services Branch, establishes an individual authority in the System for each user. The authorization indicates the functions a user may perform (Every user's attempt to perform an unauthorized function will appear on Report No. 173, Unauthorized Transaction Entry List, monitored by Headquarters. We will send copies of the report to all Loan Management Branch Chiefs.).

- 2) Every user must have an individual teller number assigned.
 - 3) Every user must have an individual CONFIDENTIAL password.
 - 4) Every user must log on the System by using his or her teller number and password.
- F. Scope and Authority Levels. The security program affects all activities currently available to field staff--new account setup, including financial transactions; file maintenance; and inquiries. The following authority levels are available.

- 1) Level 1 - inquiry only
- 2) Level 2 - file maintenance and inquiry of existing accounts
- 3) Level 3 - new account setup, file maintenance and inquiry

NOTE: For Regional office staff who must IQ accounts in the Region's field offices as well as IQ and FM their local accounts, you must select two levels--Level 1, 2 or 3 to access your local accounts and Level 1 to IQ accounts in your field offices.

G. Obtaining and Deleting Passwords and Teller Numbers

- 1) The field office must complete a User List (Figure No. 2-1 on page 2-11) with the required information.
- 2) Send a memorandum, along with the completed User List, to Chief, Secretary-held and Counseling Services Branch, Room 9184, HUD Washington, DC 20410.
- 3) The Chief, Secretary-held and Counseling Services Branch is also to be requested to delete users from the System. The request must be in writing.

H. Instructions for Access to SFMNS Under Security. These instructions provide general information about access to the System on terminals under security. Access includes the log-on procedures set forth in paragraph 2-4.

- 1) Log on. If a user before you did not perform a log on, you must log on.
- 2) Teller Opening. For TELLER STATION OPEN and TELLER OPEN messages in the lower left-hand corner of the screen when you attempt to open your teller, see the following paragraphs.
 - a. TELLER STATION OPEN. If this message appears at the bottom of the screen after you XMIT, it means that another user has left his or her teller open on the terminal you want to use. The person who left a teller open must close his or her teller before you can open your teller. You can determine the number of the open teller by using the //IQ,ACTV command to display the TERMINAL ACTIVITY screen (//IQ,ACTV is not covered by security and does not display teller left open overnight.). The screen displays all open tellers in the following format: Teller number (5 digits), dash (-), Station Number (3 digits followed by the letter A). Here is a sample: 00200-113A. The sample tells you that teller number 003000200 is open on Station 113. Determine who has that teller number and ask them to close their teller or you may do it for them.
 - b. TELLER OPEN. If this message appears at the bottom of the screen after you XMIT, either your teller is already open or you left your teller open overnight. First, try to access the data base by entering an IQ command on one of your accounts. If you are able to display the screen called for in your IQ command, your teller is open. Proceed with your work. REMEMBER TO CLOSE YOUR TELLER WHEN YOU COMPLETE YOUR WORK AT THE TERMINAL. If your IQ command does not access the data base, try to perform a remote close, using instructions in chapter 3 this Users Guide. If the remote close will not work for you, you must ask another user to perform a remote close on your behalf. That person must open his or her teller to perform the remote close. If you get the message FUNCTION NOT AUTHORIZED, see paragraph c. below.

- c. FUNCTION NOT AUTHORIZED. If you receive this message at the bottom of the screen after you XMIT, your teller is not open, you have attempted to access the data base at a level or on a field for which you are not authorized access, or the account you want to access is not under your office. In most cases, the message will mean your teller is not open; however, check your supervisor if you have a question about your access level authorization. Try again to open your teller. When entering your password in the PSWD field, do so carefully.
- 3) Teller Close. You do not use your password to close your teller, so security does not change the normal teller close function. ALWAYS CLOSE YOUR TELLER WHEN YOU LEAVE THE TERMINAL.
- 4) Password Confidentiality. Your confidential password is unique. No one else is assigned that password. Do not disclose it to anyone, and DO NOT allow anyone to use a terminal while your teller is open on that terminal. A daily report is generated showing unauthorized attempts to access the data base. This includes attempts to access the data base at an unauthorized level. If you leave your teller open and someone uses the terminal and attempts to make unauthorized access, those unauthorized access activities are attributed to your teller number. ALWAYS CLOSE YOUR TELLER WHEN YOU LEAVE THE TERMINAL.
- 5) Access levels of Authority. Determine from your supervisor the access level he or she assigned to you (See paragraph 2-3F.).
- Do not attempt to perform activities not authorized under your level. For example, if your authorization is Level 1, do not attempt file maintenance or new account setup.
- 6) Training Mode. For detailed information regarding the use of tellers in the TRAINING MODE, see paragraph 2-8.

2-4. LOG ON

PROCEDURE

NOTES

A. Turn power ON

The power switch is on the back of the terminal. A pulsating rectangle of light called the cursor will appear on the screen after you move the power switch to ON. Don't touch any other controls on the back of the terminal except the "brightness" knob.

When you first turn on the terminal a message, similar to the following one, appears at the top of the screen:

COLUMBUS OFFICE

LOGIN - 1986/04/15 0931: 17.1

The message displays the current date and time and the identity of your Level-6 location. If this message fails to appear, verify that you can see the cursor and press "RETURN" once or twice. If the message still does not appear, contact your Level-6 operator.

B. Check that the
CAPS LOCK key
is "down"

CAPS LOCK is not the same as a SHIFT key. To type an asterisk (*), for example, you still use the SHIFT key, as on a typewriter.

C. Key in P

Press RETURN (Field offices may have a different code for this step)

The "sign on" screen appears and the message below appears in the left-hand portion of the screen.

This means you are communicating with the System. (If problems arise first consult with Regional MID)

D. Key in QAQCICB1

Press XMIT. This message appears:
WELCOME TO CICS
CICS B1 COMMERCIAL PROD
TERM: DATE:
TIME

E. With the cursor over the "W" in WELCOME, typed TH9E over WELC.

Press ERASE/EOL Key

Press XMIT. System will display last Screen used on the terminal.

F. Clear Screen

Press CLR (On Keyboards with a red CLEAR key, press and hold down the SHIFT key and press CLEAR)

G. Open your teller

028A,Teller Number
XMIT

Move cursor to PSWD field and enter security password
XMIT

See page 3-19 for a sample teller open screen.

Maintain the confidentiality of your password!

Clear screen and begin your work.

H. Close your teller everytime you complete terminal activity.

027A,Teller Number

2-5. LOG OFF

PROCEDURE

NOTES

A. Clear screen

Press CLR

B. Key in: ()EA4

Press XMIT

The following message appears in the upper left hand corner of the screen:

"XGAC10 - Application Ended TM-114651" (The last digits of the message differ depending on your location.)

C. Clear Screen

Press CLR

D. Key in: CSSF LOGOFF Press XMIT

The "sign on" screen and message below appears in the left-hand portion of the screen.

EDSNET - WELCOME TO CHIPCIB VTAM

E. Press CTL and then the C key while you continue to press the CTL key.

This takes you out of the System and displays the following message (appropriate to your office), the current date, and time in the upper left-hand corner of the screen:

COLUMBUS OFFICE
LOGIN - 1986/04/15 0932:17.1

F. Turn off power

Move power switch at back of terminal to "off" position.

2-6. PROCESSING PROBLEMS. While you work at the terminal you may experience technical problems with the terminal or with the HTN II System. Report the problems to your Level-6 operator.

2-7. WORD-PROCESSING ON YOUR TERMINAL. Your terminal and printer give you a limited but useful word-processing capability. If you want to type a note to the files regarding any servicing activity during a telephone conversation with a mortgagor or if you want to include such a note with screens that you print on an account, you can easily do this.

SINGLL FAMILY MORTGAGE NOTE SYSTEM

User List for Levels 1, 2 and 3

Please enter the user's last name first. Check the box to "Add" or "Delete" in the named staff. If a person does not have an individual teller number, write "None" in the Teller No. box. Enter only one Level number (1, 2 or 3) for each person except for those Regional Office staff mentioned in the NOTE on page 2-4. For those persons, enter two levels--a 1, 2 or 3 for their local function and a 1 for their Regional Function.

If you must use more than one sheet, number the sheets. The supervisor must sign each sheet. Keep copies of your files.

Name	add	delete	Teller No.	Level
Field/Regional Office	Name, title, and telephone number of <u>supervisor</u> of persons listed above			
Date	Supervisor's signature			

CHAPTER 3. DATA ENTRY

- 3-1. INTRODUCTION. This Chapter provides the information and procedures necessary to enter and file maintain account data. It provides a description of the System components and how you use them to access accounts for new data entry, to update information, and to inquire for account data.
- 3-2. SYSTEM SCREENS. The information available on individual accounts is displayed on a series of screens. A description of the screens and the required data fields in each follows, beginning on Page 3-18. A complete description of all data fields contained in each screen is included in the appendices to this Guide.
- A. Fields. Many of the screen fields are not used by HUD at this time and are not listed in the columnar instructions. Some fields are also identified as optional.
- B. Screen Designation. Each screen has a four-character alphanumeric designation used to access the screen. The screen designations are:

- LNS1 - Loan Screen One
- NAME - Name and Address Screen
- LNS2 - Loan Screen Two
- LNS3 - Loan Screen Three
- C235 - 235 Screen
- FORB - Forbearance Screen
- MONT - Loan Monitoring Screen
- PAYE - Payee Master Record Screen
- ESCR - Escrow Requirement Screen
- TELR - Teller Record Screen
- *TELM - Teller Memo Screen
- ACTV - Tellers Active on System
- ADV N - Advance Screen
- AMTS - Loan Amounts Screen
- DATE - Dates Screen
- HSTY - History Screen
- POFQ - Payoff Screen
- RECV - Receivable S
- CIFQ - Customer Inf
- CURR - Bring Curren
- BILL - Bill Screen

*The Teller Memo Screen (TELM) i
if you inadvertently press the X
Teller Memo Screen will appear a
screen and proceed.

3-3. SYSTEM NUMBERS. All System-generated numbers have nine digits. They are assigned automatically by the System. There are no geographic identifiers as with FHA case numbers.

A. Account Numbers. All accounts are filed by a System account number assigned by the System when a new account record is created. A cross-reference report is available to locate account numbers when the FHA case number is known (See Chapter 5, Reports.). Accounts converted from the previous accounting system on January 17, 1983, begin with 06 (060000001); accounts entered after that date begin with 07 (070000001).

B. Teller Numbers. Headquarters assigns teller numbers to employees to perform teller transactions. Teller numbers begin with 003 (003000999).

C. Payee Numbers. Payee numbers are assigned to a taxing authority to which funds are disbursed on Secretary-held accounts. Payee numbers begin with 05 (050000001).

3-4. SYSTEM DATES. The System uses the following date formats.

A. Screen and Trailers. The date format for all screens and trailers is alphanumeric.

JAN01,84	JUL07,84
FEB02,84	AUG08,84
MAR03,84	SEP09,84
APR04,84	OCT09,84
MAY05,84	NOV11,84
JUN06,84	DEC12,84

This format is abbreviated as:

MMDD,YY (M = Month, D = Day, Y = Year)

B. Teller Transactions. The date format used for teller transactions is numeric:

010186	070786
020286	080886
030386	090986
040486	101086
050586	111186
060686	121286

This format is abbreviated as MMDDYY.

NOTE: Enter dates on screens, trailers, and transactions exactly in the above formats. Zero (0) must be entered by using the zero key in all dates.

3-5. SYSTEM COMMANDS. Access to data in the System requires the entry of System commands. There are two basic types of commands--those which perform administrative functions and those which access particular screens. A complete listing of all commands is in Appendix 6.

A. Administrative Commands. These commands instruct the System to perform particular functions. All commands begin with two slashes (//) followed by a four-character alpha designation for the function. Some commands also require qualifiers if the command applies to a specific case. The administrative commands are:

- 1) //TRNG,START - Places the terminal in training mode to practice data entry.
- 2) //TRNG,STOP - Takes the terminal out of training mode.
- 3) //LOAN - Initiates the account setup process by displaying Loan Screen One with an account number.
- 4) //STOP - Stops file maintenance on the screen.
- 5) //CONV,account number - Terminates the conversation with the System on the account and stops the update process.
- 6) //LNPA - Initiates the payee record setup by displaying the payee name and address screen and a payee number.

B. Screen Commands. All screen commands begin with two slashes (//), followed by a two-character alpha function, followed by a four-character alpha screen identifier, followed by the account number. The two functions are:

- 1) IQ - Inquiry permits you to review data on the screen and to print it but not to change any data.

- 2) FM - File maintenance permits you to change data on the screen. Some screens or fields cannot be file maintained. You can print data in the FM mode. If you initiate an FM command, you must change or type over data already on the screen. New accounts entered will not be available for file maintenance until the day after input into the System.

Examples. The commands to access Loan Screen One are:

//IQ,LNS1,account number
//FM,LNS1,account number

- 3) Command Index. See Command Index in Appendix 6 for the complete listing of screen commands. If no listing is given for file maintenance for a screen, you cannot file maintain that screen.

3-6. TELLER FUNCTIONS. It is necessary to establish tellers to log on.

- A. Teller Setup. Every System user must have his or her individual teller number. To acquire a teller number, see paragraph 2-3G.
- B. Teller Screens. See Appendix 8 for sample Teller Record screens.
- C. Identification of Open Tellers. To determine which tellers are open on the System, use the command:

//IQ,ACTV

NOTE: Under this command, the System displays information on tellers opened on the same day on which you enter the command. Teller left open on previous days are not shown.

D. Opening and Closing the Teller.

- 1) IF YOU FAIL TO CLOSE YOUR TELLER PRIOR TO THE TIME WHEN THE SYSTEM CLOSES, FOLLOW THE PROCEDURES IN PARAGRAPH 3) below.
- 2) Open and Close Commands. See paragraph 2-4

- 3) Remote Close. Someone other than the person who left a teller open overnight must perform the remote close. They must clear the screen and enter the command:

//TLRO,CLOSE and XMIT.

Enter in the PASSWORD field the Julian date and three-digit station number of the terminal on which you are working. Enter the teller number which is to be closed in the TELLER NUMB field. Enter in the TERMINAL field the three-digit number of the terminal on which the teller number was left opened. Enter A in the A or B field and XMIT. The teller may now be opened.

- a. To obtain the station number, enter //IQ,TELR,Teller Number, and XMIT. In the upper right-hand corner of the screen the words "Teller Open On" will appear followed by a four-digit entry such as "107A." Number 107 is the STATION number of the terminal on which the teller is open. The "A" refers to the teller.
- b. The terminal containing a teller left open overnight will access the data base without the performance of an open teller command (028A,TELLER NUMBER). The user must NOT use the teller under these conditions. Instead, the user must obtain a remote close as indicated above. After the remote close is completed, the user may open his or her teller (028A,TELLER NUMBER).
- c. An important reason why the user must not use a teller left open overnight is that all activity from that time forward will be reported by the System as having occurred on the day when the teller was last opened. For example, if a user leaves the teller open overnight on June 16, 1986, and uses that open teller without the performance of a remote close on June 17 through July 15 before a remote close is performed, all subsequent user activity will be recorded in the System as having been performed on June 16. This automatically enters an erroneous user activity record into the System reporting capability.
- d. If a user performs a teller open command (028A,TELLER NUMBER) on any day after the teller was left open overnight, the screen will display the message "TELLER RECORD IS OPEN." This

informs the user that the teller has been left open overnight. As indicated above, the user must NOT use the teller in this condition and must NOT attempt to close the teller by use of the 027A,TELLER NUMBER command. The use of this command will NOT close the teller even though the use of the command results in a "TELLER CLOSED" message. The user must immediately obtain the performance of a remote close by another user in your office.

- e. The message "TELLER STATION OPEN" indicates that a user left a teller open on the terminal. The person attempting to use the terminal must close (027A,TELLER NUMBER) the open teller or have the person who left it open close it. Use the command //IQ,ACTV to determine the number of the teller left open (This command is not covered by security. You may access this screen without opening a teller.).

E. Deactivating a Teller. If you want to deactivate a teller that your staff will no longer use, call the Secretary-held and Counseling Services Branch. A member of the Branch will perform the deactivation function.

F. Training Teller Numbers. For detailed information regarding the use of tellers in the TRAINING MODE, see paragraph 2-8.

- 1) Training teller numbers are provided so staff may practice entering the financial transactions required for new account setup.
- 2) Training teller numbers are useable ONLY when you put the terminal in the training mode (See para. 3-11. for instructions.).
- 3) Training teller numbers are listed below for each Region. The numbers are in the System. You need only open and close the tellers while your terminal is in the training mode.

Region	<u>Training Teller No.</u>	<u>Region</u>	<u>Training Teller No.</u>
I	003000251	VI	003000246
II	003000252	VII	003000247
III	003000253	VIII	003000248
	003000254	IX	003000249
	003000255	X	003000250

NSACTION COMMANDS. The commands for financial follow this format:

- A. Three-character numeric transaction number, one-character alpha teller key (A or J), account number.
- B. For example, the transaction to establish the general ledger class is 333. The command is 333A,071234567.

3-8. PRINTING. You can print any screen on the CRT if the terminal is associated with a printer. Execute the print command while the screen is displayed on the CRT. Some screens also provide the ability to enter comments which appear on your printed copy but are not made a part of the account record. To print a screen, turn on the printer and press the "start" button, then press the CTL key and hold it down while you press the L Key. You cannot use the terminal during the printing process. Once the printer has completed the print activity, the terminal will sound a "beep" which signifies that the terminal is ready for additional activity.

3-9. RELEASING A SCREEN AND AN ACCOUNT NUMBER. When you are establishing a new account or file maintaining a screen or trailer but cannot complete the work, you must release the screen before you can move on to another screen.

- A. Reason for Release. There are several reasons to release a screen.
 - 1) Information required to complete the screen is not available.
 - 2) The incorrect command was entered. (See Appendix 6 for the command index.)
 - 3) The user does not know how to enter data into a field correctly and a message will not allow completion of the screen.
- B. Process for Release. A special process releases a screen the user may be working with on the CRT.

- 3) If at any time the message "Update in Process Bit On" is displayed on the terminal and the user has not entered the //STOP command, do not perform the //CONV,account number command right away. Wait 5-10 minutes before entering this command. Another user may be accessing the account somewhere in HUD. When the //CONV command has been entered and two users are trying to enter information on the same account, the information which is accepted first will be lost. The information accepted last will be retained.

C. Use the following steps to release a screen:

- | Steps | System | User |
|-------|--------|---|
| 1 | | Press CLR

Enter the command:
//STOP and XMIT

The System releases
the screen and displays
the message:
"MO01-Conversation
Terminated." |
| 2 | | Press CLR

Enter the command:
//CONV,account number
and XMIT

The System stops the
update and displays
the message:
"Update in Process Bit Off." |

3-10. CUSTOMER INFORMATION INQUIRY (CIFQ)

A. You may access the nine-digit numbers assigned to to accounts by using:

- 1) Mortgagor's name (first name and last name OR first initial and last name)
- 2) Mortgagor's tax ID (Social Security) number
Mortgagor's FHA case number (the first nine digits eof)
Mortgagor's street address of the mortgaged property

- B. The following paragraphs set forth the process to use for these four means of account number access. Appendix 23-8 contains a sample Customer Information Inquiry screen and an explanation of its fields.

- 1) Mortgagor's Name. To inquiry on an account using the mortgagor's name, enter:

//IQ,CIFQ,(N,FIRST NAME AND LAST NAME)

or

//IQ,CIFQ,(N,FIRST INITIAL AND LAST NAME)

NOTE: "N" in the parenthesized reference indicates "Name."

When you are unsure of the spelling of the mortgagor's last name you may use a phonetic search. To request a phonetic search add PH to the command so it appears as:

//IQ,CIFQ,(N,JOHN JAMESON),PH

- 2) Mortgagor's Tax ID (Social Security) Number (SSN). To inquire on an account using the mortgagor's tax ID (SSN) number, enter:

//IQ,CIFQ,(T,123456789)

NOTE: THE "T" indicates tax ID number. Do not include dashes (-) in the SSN.

- 3) Mortgagor's FHA Case Number. To inquire on an account using the mortgagor's FHA case number, enter:

//IQ,CIFQ,(F,first nine digits of the FHA case number)

NOTE: The "F" indicates FHA case number

The command for the account with FHA case number 152-049398-3202 would be:

//IQ,CIFQ,(F,152049398)

When the CIF inquiry screen appears, you will see the last five digits of the FHA case number to the left of the mortgagor's name. In the above example, the five digits are 03203. (Keep in mind that for FHA case numbers formatted for use in the System a zero (0) is added after the 6-digit case number. See page 3-28 of this Guide for detailed instructions.)

- 4) Mortgagor's Street Address (the mortgaged property address). To inquiry on an account using the mortgagor's street address of the mortgaged property, enter:

```
//IQ,CIFQ,(P,XXXXX)
```

NOTE: The "P" indicates mortgaged property address. The X's represent the first five significant characters after the numeric portion of the address. Blanks and punctuation marks are not considered significant characters.

To inquire on an account at the mortgaged property address of 1451 Prospect Street, enter:

```
//IQ,CIFQ,(P,PROSP)
```

You may also add the numeric portion of the address so the command would read like this:

```
//IQ,CIFQ,(P,PROSP),1451
```

The use of the street number is recommended when the street name is a common one such as "First," "North," or "Central." The use of the street number will cause the System to display only the account or accounts with the same street name and number.

- C. Paging. If there are more matches on the file than can be displayed on a single screen, the System will replace the // in the command with asterisks and will not display the IQ complete message. The user can request more names by pressing the XMIT key until all matched records have been displayed. When the last available screen is displayed it will display the "IQ complete" message. To stop the paging process on a record when you have located the account number you seek, press the CLR key and enter the //STOP command and XMIT.

D. Formatting CIFI Commands and NAME Screen. These two activities must conform to the following instructions.

- 1) A name entry must contain at least a first name or initial and a last name, in that order. First and middle initials are acceptable. A middle name or initial is optional.
- 2) Last names may contain only alphabetic characters and a hyphen (-), apostrophe ('), period (.), or comma (,).
- 3) An entry on a name or address line must not exceed 35 characters, including spaces.
- 4) A name may contain not more than four word names and initials without separators.

INVALID: NAME 1 JOHN THOMAS HENRY BOYD JONES

VALID NAME 1 JOHN THOMAS BOYD JONES
 OR
 NAME 1 JOHN T JONES

- 5) Name separators must be one of the following:

AND, &, AND/OR

Example: NAME 1 JOHN H JONES AND/OR
 NAME 2 MARY L JONES

NOTE: Separators do not count as name words.

- 6) Descriptor Words

- a. If the name is a business or non-personal name, use as part of the name a descriptor word such as "agency," "association," "company," "corporation," "department," etc.

- b. Examples:

For Harry L. Brown, Jr., and Associates enter

NAME 1 HARRY L BROWN JR ASSOCIATES

Note the omission of the separator "and." See paragraph 4 above. (JR and ASSOCIATES are descriptor words and do not count as name words.)

For John Doe, Trustee for Mary Doe, enter

NAME 1 JOHN DOE TRUSTEE FOR MARY DOE

- c. Mortgagor generation coding must use these descriptor words.

1) JR for Junior

2) SR for Senior

3) 2ND for II

4) 3RD for III

- d. DO NOT use descriptor words in a CIFQ command. For the examples in paragraph b above, the CIFQ commands would be:

//IQ,CIFQ,(N,HARRY L BROWN)

//IQ,CIFQ,(N,JOHN DOE)

- 7) Do not use comment-type information on the NAME screen. The System cannot interpret such entries as shown in the following examples.

- a. A word or words, including names, in parentheses

Example: NAME 1 JOHN H JONES (FATHER) AND
NAME 2 MARY L JONES (DAUGHTER)

- b. A date

Example: NAME 1 JOHN J JONES (ASSIGNED 2/25/85)

3-11. TRAINING MODE. The training mode allows the user to practice new account setup and other activities without actually creating any records or new accounts in the System. It also permits you to perform file maintenance activities and financial transactions using this data. Most functions normally performed while not in the training mode can also be performed while in the training mode. Data created while in a training Mode is stored for an indefinite period for future reference.

- A. Procedures. After logging on to the System, take the following steps to enter the training mode:

- 1) Enter the command: //TRNG,START
- 2) Press XMIT and the following message will appear:
TRAINING MODE STARTED
- 3) The training teller number assigned to your Region can ONLY be used in the training mode. Tellers opened in the training mode must be closed in the training mode before the System is closed each day. See paragraphs 2-4a(8) and (9) regarding opening and closing a teller.
- 4) Upon completion of training and closing of the training teller, enter the command:

//TRNG,STOP
- 5) Press XMIT and the following message will appear:
TRAINING MODE STOPPED

3-12. NEW ACCOUNT SETUP. A complete account setup consists of three parts: the master record, financial transactions to record the initial accounting disbursements, and a series of trailers to establish optional data for certain types of accounts. In most cases, the requirements for assigned and purchase money mortgages are the same. In cases where they differ, separate instructions are provided for each type of account.

A. Setup Requirements. The account setup requirements for ASSIGNED-UNSUBSIDIZED, ASSIGNED Section 235 and PURCHASE MONEY MORTGAGE are:

LOAN MASTER RECORD	FINANCIAL TRANSACTIONS	FILE MAINTENANCE	TRAILERS
<u>PART 1</u>	<u>PART 2</u>	<u>PART 3</u>	<u>PART 4</u>
LNS1	308A	LNS1	*FORB
NAME	333A		*MONT
LNS2	257J		#C235
LNS3	304A(PMM ONLY)		**ESCR
			***PAYE

*Not required for PMM or 221(g)(4) assignments

**Establish to record tax disbursements made by the mortgagee.

***Establish for taxing authorities not previously entered into the System.

#Required for Section 235 only

B. Tax Information. Instructions for the Escrow Requirement Screen are included herein. Complete the screen to record each type of disbursement which must be made. Mortgagees should report the amount of each type of tax last paid on Form HUD-27011; however field offices should confirm this information with the applicable tax authority to ensure entry of accurate data. Field offices should contact mortgagees which fail to provide complete and accurate tax information and request compliance with the instructions provided on Form HUD-27011. Instructions are included to establish payee numbers for taxing authorities. A taxing authority number must be assigned whenever a mortgage is accepted subject to taxation by an authority not listed in Complete Escrow Payee List, to record each type of tax disbursement which must be made. Mortgagees should report the amount of each type of tax last paid on Form HUD-27011; however, field offices should confirm this information with the applicable tax authority to ensure entry of accurate data. Field offices should contact mortgagees which fail to provide complete and accurate tax information and request compliance with the instructions provided on Form HUD-27011, Report No. 460. A payee number is needed whenever a new authority is added. Changes to mailing address information for payees should be made whenever necessary by file maintenance of the PAYE screen.

C. Format of the Instructions. Instruction sheets are provided for each screen and transaction. Each sheet has three columns identified as follows:

1) Field Type. The first column - FIELD TYPE - indicates the type of field:

S = System-generated
R = Required
O = Optional

The System-generated fields appear on the screen or are added as part of the update process after you transmit the data. The required fields must be completed by the field office for the setup to be complete. The optional fields may be useful to the field but are not necessary for accounting.

2) System Functions. The second column - SYSTEM(S) - tells you what the System does at each step after you complete your input. It lists the fields you must enter as they are displayed and tells you what the System is doing at each step.

3) User Functions. The last column - USERS(U) - shows what you - the users - must do. For each field used it identifies the data to be entered. It also tells you the commands to use at each step of the process. Follow these formats exactly. If you omit punctuation or use spaces where they do not belong, the System will reject the command.

- D. Account Setup and File Maintenance Forms. Following the narrative instructions are the screens you will complete for the account setup. The fields to be completed are identified by a series of dots in the field--one dot for each space available in the field. Fields which do not have to be completed are blank. System-generated fields are identified by an asterisk (*).

You can use the revised Data Entry form HUD 9844 dated May 1985 in Appendix 10, the forms in this Chapter, or those developed by your office to enter data. The field office staff shall use a data entry form at the terminals. Whatever format a field office chooses to use shall be used uniformly in that office. Do not attempt to enter data at the terminal without using an input form.

The account setup and file maintenance forms in this Chapter consist of the following:

<u>Form</u>	<u>Item Name</u>
LNS1	- Loan Screen One
NAME	- Name and Address Screen
LNS2/3	- Loan Screens Two and Three
LNS3	- Loan Screen Three
TRAN	- Financial Transactions
FB-MT	- Forbearance and Monitoring Trailers
GFM	- General File Maintenance Instructions
FM-1	- File Maintenance (Status and Condition Codes
FM-2	- File Maintenance Request
C235	- 235 Recertification Trailer
PAYE	- Escrow Payee Record
ESCR	- Escrow Requirement Trailer

- 1) Servicer Identification. Data fields are included on the LNS1 form which can be used to identify the servicer and the date the form was completed. The FB/MT, NAME, and 235 forms can be used later for file maintenance as well as initial account setup. They have header data which you will not need to use for initial account setup.
- 2) Standard Entries. There are many fields used in the account setup where the data entered on all accounts are the same. To minimize the work required to prepare input for these fields, the data have already been entered on the forms. There are other fields, particularly the office codes which are standard for all cases within an office. These fields should be entered on the forms before you print them and distribute them to staff for use.

- 3) Form Reproduction. You may reproduce these forms to use for data entry. The fields to be entered before printing have been filled on the forms with "@" signs. They are:

FORM	FIELD	ENTRY
LNS1	BRANCH-ORIG	Enter your branch office code preceded one zero
	SERVICING	Enter your branch office code preceded by one zero
	ZONE	Enter your branch office code preceded by one zero
LNS2	HUD NUM	Enter your branch office code preceded by 2 zeroes.
FB/MT	DEPT	Enter your branch office code

- 4) Form Modification. The forms can be further modified to meet your needs. As your operators become experienced, you may want to eliminate or combine some of the forms; however, each office must establish a uniform data entry format and process.
- 5) File Maintenance. Also included with the screen and trailer form is a file maintenance request form (FM-2) which can be used to request many of the changes needed for day-to-day servicing.
- 6) Status and Condition Codes. The System provides for a number of status and condition codes displayed on Loan Screen One (LNS1). Many of the codes are System-generated and affect monthly or year-end processing, as well as payment processing. It may be sometimes necessary to add or delete codes. Codes must be deleted with the space bar, do not use the ERASE EOP/EOL key. Line 21 on LNS1 contains the permanent column headings which become the first digit of the code. Under each of these headings is a field on each line which contains 8 spaces. Each field has one space for the numbers 1 through 8 as follows: 12345678. The fields are separated by a slash (/). It is not necessary to type the number

in any particular place in the field--you may type in any blank space within the field and the System will automatically align the number correctly in the field as part of the update process when the XMIT key is pressed. (See Appendix 2).

Each character on Lines 22 and 23 represents a code that either affects processing in some way or identifies the status of the account.

3-13. TIMING NEW ACCOUNT SETUP AND FORBEARANCE AGREEMENT ENTRY.

The timing for entering new accounts and forbearance agreements into the System is critical. Mistiming can result in incorrect billings to mortgagors and adversely affect the 452 report. You should be aware of the following dates when you enter new accounts and forbearance agreements.

- The date the bills are generated. Bills are generated the evening of the 10th day prior to the end of the month.
- The date late charges are imposed and delinquency notices generated. Late charges and delinquency notices are generated on the evening of the 16th (the 17th if the 16th is a Sunday).

You must follow the instructions for new account setup in Chapter 3 of this Users Guide. For entering initial and renewed forbearance agreements, you must follow the instructions in subparagraph "B" below, and Chapter 4 this Guide. Within the framework of those instructions, you must follow the additional instructions below when you enter a new account or a forbearance agreement. Note that while you have some latitude for entering forbearance renewals, you must continue to enter new accounts immediately upon assignment acceptance.

A. Mortgages Without Forbearance time periods are critical for accounts:

- b. Delete Condition Code 36 after the 17th but before the last day of the month in which you entered the item so the System may, if necessary, apply a late charge in the future. You should keep a written record of the accounts on which this FM activity is required.
- 2) TIME PERIOD 2 (Day 17-21). If you enter a new account or a forbearance agreement during the period after the date on which late charges are applied through the date on which the System generates the bills, no additional actions are required. This is the best time to enter a forbearance renewal. In June 1985, for example, you had the 18th through the 21st because the 16th was a Sunday.
- 3. TIME PERIOD 3 (Day 22-30/31). If you enter a new account after the date on which the System generates the bills but before the close of business on the last day of the month you must provide the mortgagor with the following information:
 - a. the 9-digit account number and stress the need to write it on the remittance
 - b. the address of the lock box to which to send payments:

Payment Processing Center
P.O. Box 105652
Atlanta, GA 30348
 - c. the payment amount and due date of the payment.
- B. Mortgages with Forbearance Agreements. When you enter into the System a newly assigned mortgage with a forbearance agreement which is effective the first day of the following month, these instructions apply:
 - 1) Enter into the Current Data Trailer an agreement for suspended payments with a retroactive start date of the first day of the current month, and an end date of the last day of the current month.
 - 2) Enter into the Pending Data Trailer the forbearance agreement which is to take effect the first day of the following month.

EXAMPLE On June 11 you have a newly assigned mortgage with a forbearance agreement with a start date of July 1 which you want to enter into the System. Enter an agreement for suspended payments in the Current Data Trailer. Establish a start date of June 1 and end date of June 30.

Enter the forbearance agreement which will be effective July 1 in the Pending Data Trail. The evening of June 30 the System will move the pending agreement into the Current Data Trailer. Also, a monthly bill for July will be generated from the Pending Data Trailer.

- 3) When an agreement is entered into after bills are generated, follow the instructions in paragraph 3-13A3

INPUT FORM: NONE

- . Clear Screen and proceed to establish the
- . account.

TELLER OPENING

STATION 0051 TELLER A-083, B-...

PSD

003

MAR 21, 84
0.00
0.00

**TELLER OPENING CONTROL TOTALS FOR
BEGINNING FUNDS IN DRAWER
TOTAL FUNDS IN DRAWER**

LOAN SETUP PART 1 LOAN MASTER RECORD

SCREEN: LOAN SCREEN ONE (LNS1)

INPUT FORM: LNS1

FIELD		
TYPE	SYSTEM (S)	USERS (U)
.	.	Enter the command for account setup
.	.	//LOAN
.	.	Press <u>XMIT</u>
.	.	.
.	Displays Loan Screen One	WRITE THE ACCOUNT NUMBER on the file
.	(LNS1) with an account	or input document. You will need this
.	number in the upper	number for future servicing of the account.
.	right.	If an account number is lost during account
.	.	setup, call your Data Base Manager for
.	.	assistance.
.	.	.
S	DATE (Current processing	.
.	date)	.
.	.	.
R	SHORT NAME, Line 2	Enter the mortgagor's
.	.	name with the <u>last name first</u> , followed by a
.	.	blank space before first name
.	.	Example: JOHNSON MARK
.	.	(maximum of 15 characters)
.	.	.
R	LN APPL, Line 4	Date of Assignment Letter for assignments;
.	.	no entry for PMMs.
.	.	.
R	LOAN (Amount)	Loan Amount - NNNNNN.NN
.	.	.
.	.	ASG - unpaid principal balance at
.	.	assignment
.	.	.
.	.	PMM - original mortgage principal amount
.	.	.
R	INTEREST (Rate)	Interest rate on the mortgage - enter as
.	.	follows: NN.NNN
.	.	.
R	ORIG (Branch)	Enter your office code preceded by a 0.
.	.	.
R	EST CLSE, Line 5	Estimated or actual closing date
.	.	.
.	.	ASG - Enter the estimated date of
.	.	assignment (45 days from date of
.	.	acceptance letter) MMDD,YY
.	.	.
.	.	PMM - Enter the date of closing MMDD,YY
.	.	.
R	SRVCNG (Branch)	Enter your office code preceded by a 0.
.	.	.
R	APPR/DCL (Date), Line 6	Approval date/date of assignment
.	.	.
.	.	ASG - Enter the date of the Assignment
.	.	acceptance letter: MMDD,YY
.	.	.
.	.	PMM - Enter the date of closing: MMDD,YY
.	.	.

LOAN SETUP PART 1 LOAN MASTER RECORD

SCREEN: LOAN SCREEN ONE (LNS1)

INPUT FORM: LNS1

FIELD	SYSTEM (S)	USERS (U)
TYPE		
R	Zone	Enter your office code preceded by a 0.
R	CRIG LN (Date), Line 8	Date of the first payment due under the mortgage - MMDD,YY
R	MATURITY (Date), Line 9	Maturity date of mortgage based on the original mortgage document - MMDD,YY
O	HOME (Phone)	The mortgagor's home phone number including area code: NNN-NNN-NNN If the telephone number is not listed enter 888-888-8888. If the mortgagor does not have a telephone, will not provide the home number or if 3 unsuccessful attempts have been made enter 999-999-9999.
O	WORK (Phone), Line 10	The mortgagor's work phone number including area code: NNN-NNN-NNN If the work number is not to be called, the mortgagor is unemployed or the mortgagor will not provide the work number enter 777-777-7777.
R	REASON, Line 13	Enter 90 to indicate the loan was approved.
R	SERVICER CD, Line 14	Servicer code (user's initials) used to identify the person servicing the account or a two-character numeric code established by the field office.
R	LN TYPE, Line 15	Type of Loan ASG - 10 PMM - 11
R	LOAN TERM	Term of the loan in months NOTE: Standard term of an FHA loan is 360 months
R	LN CLASS, Line 16	Loan Class - Enter 2 for FHA loan.
R	LIEN CLS, Line 17	Type of property used to secure loan. Enter 1 - secured by real property

LOAN SETUP PART 1 LOAN MASTER RECORD

SCREEN: LOAN SCREEN ONE (LNS1)

INPUT FORM: LNS1

FIELD	SYSTEM (S)	USERS (U)
R	GL CLASS, Line 18	General Ledger Class - enter the appropriate code for the section of the act from the General Ledger Class Table-Appendix 3.
S	LOAN OPTION - (Option 56 is System generated for HUD accounts.)	
R	PAY OPTN, Line 19	Enter 4 - Direct Billing for all cases where the mortgagor is to be billed. If the mortgagor's payment is suspended, or case is in bankruptcy, enter 9 - Send no bill

SCREEN: LOAN SCREEN ONE (LNS1)

INPUT FORM: LNS1

FIELD TYPE	SYSTEM (S)	USERS (U)
	If the property is tax exempt enter condition code 35 (non-Escrow Loan)	
S	COND (Condition Codes) Codes 21, 71, 72, 73, and 78 are applied	Press <u>XMIT</u> to transmit the data
R	Displays LNS1, Line 23	Remove the condition code 21. Place the cursor over the 1 in the "2" column on the COND line and press the space bar to erase the 1. Do <u>not</u> use the ERASE EOP/EOL key to erase the 1. For all loans: Set condition code 36 - waive late charges. Place the cursor in the "3" column on the COND line and type a 6 in any space in the "3" section.
	Line 23	
	Line 22	For all 235 Set status code 27 - 235 loan. Place the cursor in the "2" column on the STATUS line and type a 7 in any space in the "2" section.
	If the screen is correctly completed, the System updates the record and displays the Name and Address Screen	
	If there are errors, the System generates one or more error messages at the bottom of the screen. The required fields not properly formatted are highlighted.	Correct errors and press <u>XMIT</u> to transmit the data. If the error is not self-evident, refer to the listing of messages in Appendix 16. Correct the data and press <u>XMIT</u> again. Call your Data Base Manager if the System will not accept the transaction.
	Displays the message: PM COMPLETE Loan disbursement is complete.	Proceed to Part Four - Trailer Records are complete. Prior to closing the Teller, check the history screen to ensure that all financial transactions have been entered. Enter the command: //IQ,HSTY, account number. Press XMIT. The paid to dates, 308A, 333A, and 304A (PMM only) should appear on the screen. When all setups are complete, close the Teller (See page 3-62 for sample Teller Close Screen.)

LOAN SET-UP-PART 1

LOAN SCREEN ONE (LN51)

SERVICER

DATE

KEYED BY DATE

COMMAND: //LOAN

ENTER ACCOUNT

NUMBER HERE 10171

* ACCOUNT									
LOAN APPLICATION									
DATE * NUMBER									
BRANCH									
ORIG 000									
SRVCNG 000									
ZONE 000									
PHONES									
HOME									
WORK									
INS RATIO									
ACCOUNT TYPE									
COMP LN									
SAVINGS									
LN & PAR									
LOAN OPTN									
TAX CONT NO									
1	PASSWORD	DATE	SHORT NAME	AMOUNT	INTEREST	APR	ESCROW	YIELD	SERV FEE
2	LN APPL	.....	LOAN	.....	APR	ESCROW	YIELD	SERV FEE	INS RATIO
3	EST CLSE	.....	NEW MONEY	.....	APR	ESCROW	YIELD	SERV FEE	INS RATIO
4	APPR/DCL	.....	FEE1	.....	APR	ESCROW	YIELD	SERV FEE	INS RATIO
5	COMT EXP	.....	FEE2	.....	APR	ESCROW	YIELD	SERV FEE	INS RATIO
6	ORIG LN	.....	SEC LN PY	.....	APR	ESCROW	YIELD	SERV FEE	INS RATIO
7	MATURITY	.....		.....	APR	ESCROW	YIELD	SERV FEE	INS RATIO
8	TAX SRCH	.....		.....	APR	ESCROW	YIELD	SERV FEE	INS RATIO
9	RATE CHG	.....		.....	APR	ESCROW	YIELD	SERV FEE	INS RATIO
10	REASON	90	CRA AREA	APPL	COAPPL	SEX	RACE	MARS	AGE
11	RISK CLS		SERVICER CD ..	SEX	RACE	MARS	AGE	LN & PAR	LOAN OPTN
12	LN TYPE	10/11	LOAN TERM 360	SEX	RACE	MARS	AGE	TAX CONT NO	
13	LN CLASS	2	FEE AMORT	SEX	RACE	MARS	AGE		
14	LIEN CLS	1	INVESTOR NO	SEX	RACE	MARS	AGE		
15	GL CLASS	..	INS/\$1000	SEX	RACE	MARS	AGE		
16	PAY OPTN	4/9	RENOV CODE	SEX	RACE	MARS	AGE		
17	(CIRCLE ONE)			SEX	RACE	MARS	AGE		
18	STATUS+	1	2	3	4	5	6	7	8
19	COND +	.....	.....	.....	.....	.....	.....	.....	.....
20	*	.....	.....	.....	.....	.....	.....	.....	.....
21		.....	.....	.....	.....	.....	.....	.....	.....
22		.....	.....	.....	.....	.....	.....	.....	.....
23		.....	.....	.....	.....	.....	.....	.....	.....
24		.....	.....	.....	.....	.....	.....	.....	.....

* System-generated field

+ System-generated fields which require additional user input in some case

LOAN SETUP PART 1 LOAN MASTER RECORD

SCREEN: NAME AND ADDRESS SCREEN (NAME) INPUT FORM: NAME

FIELD TYPE	SYSTEM (S)	USERS (U)
S	DATE- Current processing date	See pages 3-10. For detailed instructions about formatting the NAME screen.
S	SHORT NAME- Short name as entered on INSL	
S	MAIL CODE - System automatically enters mail code 11 directing mail to primary name and address	NOTE: *Change the mail code to one of the values listed below if applicable.
R	PRIMARY NAME - Lines 1,2 and 3 - Lines 6-8	Enter mortgagor's name beginning on Line 1. Full names must be entered on a new line for each mortgagor separated by the word "AND". Example: JOHN JONES AND (on line 1) MARY MARY JONES (on line 2) or MARY SMITH AND (on line 1) JANE DOE (on line 2). Middle initials may be used but complete names (first <u>and</u> last) should be used on each line.
R	PRIMARY ADDR(ess) Lines 1, 2, and 3 Lines 10-12	<u>Enter the property address</u> Street number and street name on line 1 and city and state on line 2. <u>This field must reflect property address.</u>
R	ZIP	Enter the zip code of the property
O	ALTERNATE NAME - Lines 1, 2, and 3 - Lines 15-17	If bills and correspondence are to be mailed to someone other than the mortgagor listed above, enter the billing name.
O	ALTERNATE ADDR(ess) - Lines 1, 2, and 3 Lines 19-21	If bills and correspondence are to be mailed to an address other than the mortgaged property, enter the address here.
O	ZIP	Enter the zip code for the mailing address.
		*If an alternate name and/or address are used for billing or mail purposes, the mail code must be changed as follows:
		12 - primary name and alternate address
		21 - alternate name and primary address
		22 - alternate name and alternate address
		Change the mail code by typing over the code with the proper code.
		3-26

LOAN SETUP PART 1 LOAN MASTER RECORD

```
SCREEN: NAME AND ADDRESS SCREEN (NAME)      INPUT FORM: NAME
```

.FIELD .

TYPE	SYSTEM (S)
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10
11	11
12	12
13	13
14	14
15	15
16	16
17	17
18	18
19	19
20	20
21	21
22	22
23	23
24	24
25	25
26	26
27	27
28	28
29	29
30	30
31	31
32	32
33	33
34	34
35	35
36	36
37	37
38	38
39	39
40	40
41	41
42	42
43	43
44	44
45	45
46	46
47	47
48	48
49	49
50	50
51	51
52	52
53	53
54	54
55	55
56	56
57	57
58	58
59	59
60	60
61	61
62	62
63	63
64	64
65	65
66	66
67	67
68	68
69	69
70	70
71	71
72	72
73	73
74	74
75	75
76	76
77	77
78	78
79	79
80	80
81	81
82	82
83	83
84	84
85	85
86	86
87	87
88	88
89	89
90	90
91	91
92	92
93	93
94	94
95	95
96	96
97	97
98	98
99	99
100	100

USERS (U)

Press XMIT to transmit the data.

- . If the screen is
- . correctly completed, the
- . System updates the
- . record and displays Loan
- . Screen Two (LNS2)

- . If there are errors, the
- . System generates one
- . or more messages at
- . the bottom of the screen.
- . Required fields not
- . properly formatted are
- . highlighted.

```
. Correct errors and press XMIT
. to transmit the data. If the error
. is not self-evident, refer to the
. listing of messages in
. Appendix 16. Correct the data and
. press XMIT again. Call the Data Base
. Manager if the System will not accept
. the transmission.
```

NAME

LOAN SET-UP-PART 1

SERVICER

ACCOUNT NUMBER

MORTGAGOR

DATE

NAME AND ADDRESS SCREEN (NAME)

DATE

KEYED BY

DATE

FOR FILE MAINTENANCE ON EXISTING ACCOUNTS, FILL IN ONLY THOSE ITEMS TO BE ADDED OR CHANGED

NAME AND ADDRESS			DATE
1	SHORT-NAME *	MAIL CODE +..	
2			
3			
4			
5	** PRIMARY **		
6	NAME 1		
7	NAME 2		
8	NAME 3		
9			
10	ADDR 1		
11	ADDR 2		
12	ADDR 3	ZIP	
13			
14	** ALTERNATE **		
15	NAME 1		
16	NAME 2		
17	NAME 3		
18			
19	ADDR 1		
20	ADDR 2		
21	ADDR 3	ZIP	
22			
23			
24	*		

Circle appropriate mail code:

11 - Primary Name and Address

12 - Primary Name and Alternate Address

21 - Alternate Name and Primary Address

22 - Alternate Name and Address

* System-generated field
+ System-generated field which must be entered if anything other than Primary Name 1 and Primary Address mail code is circled.

LOAN SETUP PART 1 LOAN MASTER RECORD

SCREEN: LOAN SCREEN TWO (INS2)

INPUT FORM: INS2 and 3

FIELD	SYSTEM (S)	USERS (U)
S	DATE - Current processing date	
S	INSTALL DUE DATE - 01 Line 3	
R	PROP CLASS - Line 3	Enter 31 for Balloon, 32 for buy-down, 41 for 2nd Trust, or leave blank.
S	PRE PAY OPT - 001 - No penalty, Line 4	
R	PRE PAY PEN - penalty for early payment, Line 5	Enter 00.000
R	PAY TYPE	Enter 1 - fixed installment - increasing principal, decreasing interest
R	PRIN PAY MODE	Enter 2 - Monthly
R	INTER PAY MODE	Enter 2 - Monthly
R	P/I AMT, Line 7	Scheduled principal and interest amount in dollars and cents - NNNNNN.NN Special instructions are required for grad- uated Payment Mortgage (GPM) accounts. See para. 4-5c for instructions.
R	LATE CHRG	Enter the percentage of the late charge according to the mortgage - 02.000 for accounts prior to January 1, 1977; 04.000 for accounts on or after January 1, 1977.
R	SERVICE CHRG OPT, Line 8	Enter the appropriate code by typing over the zeros to establish the service charge to be billed: 000 - Origination date of mortgage is prior to 9/01/62 - No service charge. 001 - Origination date of mortgage is on or after 9/01/62 - 1/2 of 1% of unpaid principal balance. 001 - Sec-235 mortgages with an origination date prior to 01/05/76 002 - Sec-235 mortgages with an origination date on or after 01/05/76
S	L/C PLAT - 011 - late charge assessed on mortgagor payment	

LOAN SETUP PART 1 LOAN MASTER RECORD

SCREEN: LOAN SCREEN TWO - (LNS2)

INPUT FORM: LNS 2/3

FIELD TYPE	SYSTEM (S)	USERS (U)
R	L/C OPT	Enter the correct code to indicate how the late charge is to be assessed:
	NOTE: 003 is system generated	001 - none
		002 - 2% of the mortgagor's payment
		003 - 4% of the mortgagor's payment
R	ESCR CONSTANTS/ ESCROW-1, Line 9	Enter scheduled monthly escrow amount in dollars and cents - NNNN.NN.
		If the property is tax exempt make no entry
S	310/317 TXN APPLICATION 45213 - indicates application of payments, Line 10	
	NX ESCR ANL DT	Enter the escrow analysis data established by Headquarters for your office: MMDD,YY. The System will automatically enter an "X" above the corresponding month in the ESCR ANAL SLCT field.
R	FHA/VA CASE	Enter case number beginning with office code, followed by a 6-digit case number, followed by a zero, followed by zero for PM, 3 for assignment or 9 for single family housing unit which was part of a multifamily project, followed by 3-digit Section of the Act. Example: 29212345603235 Convert 2-digit office identifiers to three digits by adding a zero after the office code (Example: 27 becomes 270). Convert 5-digit case numbers to six digits by preceding the case number with a zero (Example: 03675 becomes 003675).
R	HOD NUMB, Line 12	Enter 3 digit ORIG/SRVING/ZONE Code, preceded by a zero. Example: 0029 Press <u>XMIT</u> to transmit the data.

LOAN SETUP PART 1 LOAN MASTER RECORD

SCREEN: LOAN SCREEN TWO - (LMS2)

INPUT FORM: LNS 2/3

FIELD	SYSTEM (S)	USERS (U)
	If the screen is correctly completed, the System updates the record and displays Loan Screen Three. (LNS3).	
	If there are errors, the System generates one or more messages at the bottom of the screen. The required fields not properly formatted are highlighted.	Correct errors and press <u>XMIT</u> to transmit the data. If the error is not self-evident, refer to the listing of messages in Appendix 16. Correct the data and press <u>XMIT</u> again. Call the Data Base Manager if the System will not accept the transmission.

LOAN SET-UP-PART 1

LNS2/3

LOAN SCREEN TWO (LNS2)

REMINDER: CHECK TO BE SURE YOU HAVE ENTERED THE LOAN ACCOUNT NUMBER ON FORM LNS1

LOAN APPLICATION				ACCT *
				DATE *
INSTALL DUE DATE *	PROP CLASS ..	PROP TYPE	PURPOSE	
PRE PAY OPT *				
PRE PAY PEN 00.000	PAY TYPE 1	PAPCT	PRIN PAY MODE 2	INTER PAY MODE 2
P/I AMT	ESCROW	R/R AMT	LATE CHRG	
SERVICE CHRG OPT ...	L/C PLAT *		L/C OPT ...+	
ESCR CONSTANTS/ESCROW-1		ESCROW-2	ESCROW-3	
310/317 TXN APPLICAT				
ESCR ANAL SLCT ...**.	, NX ESCR ANL DT		PHA/VA CASE	
JFMAP			HUD NUM eeee	
** Circle months in				
should be analyzed.				

LOAN SCREEN THREE (LNS3)

TAX ID (SOCIAL SECUR	...-..-.....
----------------------	--------------

- * System-generated f
 - + System-generated f
- ust be changed to 002 if late charge is 2%

LOAN SETUP PART 1 LOAN MASTER RECORD

SCREEN: LOAN SCREEN THREE (LNS3)

INPUT FORM: LNS2 and 3 or LNS3

FIELD TYPE	SYSTEM (S)	USERS (U)
S	DATE - Current Processing Date	
O	LEGAL DESC -	Legal description of the property may be entered if useful to the field office. 35 alpha or numeric characters to a line. This field can be used for narrative information you wish to store on the account. (The legal description should be brief since this screen will be used to record messages from field offices and the Service Center.)
S	DISBURSEMENT - The System schedules a disburse- ment for the loan amount based on the data entered on LNS1	
R	TAX ID (Social Security Number), Line 19	Enter the mortgagor's social security number including dashes: NNN-NN-NNNN. If unknown enter all 9's: 999-99-9999
S	GRACE PERIOD - 015 - Number of days payment must be late before late charge is assessed.	Under the Tax Reform Act of 1984 OFA <u>must</u> report the mortgagor's Social Security Number to the Internal Revenue Service. If you do not know the SS number enter 999-99-9999, but secure the number as soon as possible and enter it in this field.
S	TELEPHONE NO - Home Phone entered on LNS1	
	If the screen is correctly completed, the System updates the record and adds status codes 11 & 65 and condition codes 12 and 53 to LNS1. The System displays the M051-NA at the bottom 1.	Proceed to the instructions for Part Two of the Account SetUp - Financial Transactions. <u>Before clearing the screen, record the account number.</u>
	he	Correct errors and press <u>XMIT</u> to transmit the data. If the error is not self-evident, refer to the listing of messages in Appendix 16. Correct the data and press <u>XMIT</u> again. Call the Data Base Manager if the System will not accept the transmission.
	properly formatted are highlighted.	

```

. 0 . If an error was made. Enter the command //Loan,account .
. . when entering data . number. Press XMIT. LNS1 will appear, .
. . on LNS1, NAME, LNS2 . enter correction and press XMIT. If .
. . or LNS3, corrections. there are no corrections to be made on .
. . can be made before . this screen, press XMIT and the NAME .
. . the financial trans-. screen will appear. Proceed in this .
. . actions are entered.. manner until all corrections have been .
. . . made. .
. . . .
. . . .
. . . .
. . . .
. . . .

```


LOAN SET-UP-PAI

LOAN SCREEN THREE

* DATE*									
LOAN APPLICATION									
1	LEGAL DESC	1	.....					
2		2	.....					
3		3	.....					
4		4	.....					
5		5	.....					
6		6	.....					
7		7	.....					
8		8	.....					
9		9	.....					
10									
11									
12	DISBURSEMENT	DATE	AMOUNT	PAYEE	CHECK	STATUS			
13		*	*	*	*	*			
14	000								
15	001								
16	002								
17	003								
18									MORE
19	BDR NUMB	TAX ID	.....	OCCP CLASS		GRACE PERIOD			
20	TELEPHONE NO. *			DLR NO.		DLR RATE			
21	INCOME RNG	235 LN		PAC - LOAN SOURCE		ASCD			
22									
23	COMMENTS	.....						
24	*	-							

* System-generated field

LOAN SETUP PART 2 FINANCIAL TRANSACTIONS

SCREEN: FINANCIAL TRANSACTION 308A

INPUT FORM: TRAN

FIELD TYPE	SYSTEM (S)	USERS (U)
.	.	. Clear the screen.
.	.	.
.	.	.
.	.	.
.	.	. Enter the command: 308A, account number
.	.	. Press <u>XMIT</u>
.	. Displays the transaction	.
.	. format with the following	.
.	. message at the bottom:	.
.	. T0039 Required Field	.
.	. Missing	.
.	. This message is displayed	.
.	. at the beginning of all	.
.	. transactions and remains	.
.	. on the screen.	.
R	AMNT	. Enter the amount entered for original
.	.	. loan amount in LNS1:
.	.	. ASG - unpaid principal balance
.	.	. PMM - original mortgage balance
R	INT1	. Enter date in the format MMDDYY
.	.	. ASG - date of assignment acceptance
.	.	. letter (APPR/DCL on LNS1)
.	.	. PMM - date of closing of mortgage
.	.	. Press <u>XMIT</u> to transmit the data
.	. Displays the results of	. Clear screen.
.	. the transaction on the	.
.	. of the screen	.
.	.	.
the	.	. Correct errors and press <u>XMIT</u> to
a	.	. transmit the data. If the error is
.	.	. not self-evident, refer to the listing
below.	.	. of messages in Appendix 16.
.	.	. Contact the Data Base Manager if the
.	.	. System will not accept the transmission.
.	.	.
.	.	. (See 308A financial transaction format
.	.	. in Appendix 14-1.)

LOAN SETUP PART 2 FINANCIAL TRANSACTIONS

SCREEN: FINANCIAL TRANSACTION 257J

INPUT FORM: TRAN

FIELD

.TYPE . SYSTEM (5)

USERS (U)

• Enter the command: 257J, account number

```

.      . Displays the transaction . Press XMIT
.      . format.                  .

```

. R . AMNT

. R . AMNT . Enter the principal paid-to date in
. . . the format MMDDYY.

• ASG - Due date of oldest unpaid installment

• • • PMM - Due date of first payment under
• • • the mortgage.

. R . INT1

```

. R . INT1 . Enter the interest paid-to date in
. . . the format MDDYY

```

. ASG - First day of the month prior
 to the principal paid-to date.

• • • PMM - First day of the month prior
• • • to first payment due date.

• Press XMIT

- Clear the screen

```

.   . Displays the results of   . For PMMs continue with 304A transaction.
.   . the transaction at bottom . For assigned mortgages, proceed to File
.   . of the screen.           . Maintenance

```

```

.   . If there are errors, the . Correct errors and press XMIT to
.   . System displays a . transmit the data. If the error is
.   . message at the bottom of . not self-evident, refer to the listing
.   . the screen below the . of messages in Appendix 16.
.   . T0039 message. . Correct the data and press XMIT again.
.   . . Call the Data Base Manager if the
.   . . System will not accept the transmission..

```

- (See 304A financial transaction format
- in Appendix 14-4.)

- • • New accounts will not be available for file
- • • maintenance until the following day.

SCREEN: FINANCIAL TRANSACTION 304A INPUT FORM: TRAN

TYPE

SYSTEM (S)

USERS (U)

For PMMs only, enter the command:
304A,account number

Displays the transaction
format

R . AMNT

Enter the total of interest and
escrow paid at closing in dollars and
cents.

R INT1

Enter interest paid at closing in
dollars and cents.

R . INT2

Enter tax escrow paid at closing in
dollars and cents.

Press XMIT to transmit the data.

```

. Displays the results
. of the transaction.
. Loan disbursement is
. complete. The System
. deletes condition code 21
. & adds condition codes 13,
. 15, and 16 to INSL.

```

Clear the screen. Proceed to
File Maintenance.

```
. If there are errors, the .
. System displays a .
. message at the bottom of .
. the screen below the T0039.
. message. .
```

Correct errors and press XMIT to transmit the data. If the error is not self-evident, refer to the listing of messages in Appendix 16. Correct the data and press XMIT again. Call your Data Base Manager if the System will not accept the transmission.

(See 257J financial transaction format
in Appendix 14-3.)

FINANCIAL TRANSACTIONS

USE NUMERIC DATE FORMATS
ALL NUMBERS ARE IN DOLLARS
AND CENTS FORMAT.

308A

AMNT
(MUST = LOAN
AMOUNT, LNS1)

INT 1
ASSIGNMENT
ACCEPTANCE DATE/
PMM CLOSING DATE

333A

AMNT
(SAME AS ABOVE)

INT 1 108999999

INT 2 000

257J

AMNT (Enter
PRINCIPAL PTD)

INT 1
INTEREST PTD

(PMM ONLY)

' & ESCROW
CLOSING)

INT 1
INTEREST

INT 2
ESCROW

INT 1 & INT 2 MUST EQUAL AMNT

KEYED BY _____

DATE _____

VERIFIED BY _____

DATE _____

LOAN SETUP PART 3 FILE MAINTENANCE

SCREEN: LOAN SCREEN ONE

INPUT FORM: FM

FIELD		
TYPE	SYSTEM (S)	USERS (U)
		Enter the command: //FM,INSL,account number.
		Press <u>XMIT</u>
R	Displays INSL, Line 23	For assigned loans only:
		Remove the condition code 21. Place the
		cursor over the 1 in the "2" column on the
		COND line and press the space bar to erase
		the 1. Do <u>not</u> use the ERASE EOP/EOL key to
		erase the 1.
		For all loans:
	Line 23	Set condition code 36 - waive late charges.
		Place the cursor in the "3" column on the
		COND line and type a 6 in any space in
		the "3" section.
	Line 22	For all 235 and 265 subsidized loans:
		Set status code 27 - 235 loan.
		Place the cursor in the "2" column on the
		STATUS line and type a 7 in any space in
		the "2" section.
		Press <u>XMIT</u> to transmit the data.
	Displays the message:	
	FM COMPLETE Loan	Proceed to Part Four - Trailer Records for
	disbursement is complete.	assigned mortgages except 221(g)(4).
		Purchase Money Mortgages - Loan Setup is
		Complete. Prior to closing the Teller,
		check the history screen to ensure that all
		financial transactions have been entered.
		Enter the command: //IQ,HSTY, account
		number. Press XMIT. The paid to dates, 308A,
		333A, and 304A (PMM only) should appear on
		the screen. When all setups are complete,
		close the Teller (See page 3-62 for sample
		Teller Close Screen.)

LOAN SET-UP-PART 2

FILE MAINTENANCE (LNS1)

COMMAND: //FM, LNS1, account #

REMOVE CONDITION CODE 21

There will be a "1" below the 2 in the COND code line as indicated. Move the cursor to cover the "1" and press the space bar to remove the character.

	1	2	3	4	5	6	7	8
STATUS	.....	/..	/..	/..	/..	/..	/..	/..

STATUS

COND

SET CONDITION CODE 36

Move the cursor to a blank space below the "3" on the COND line and enter "6" to set condition code 36.

	8
	7
	6
	5
	4
	3
	2
1	1

STATUS

[illegible]

1235 and 265 LOANS

SET STATUS CODE 27

```

1 | Move the cursor to a blank space below the "2" on the STATUS line and enter a
2 | "7" to set status code 27.

```

	1	2	3	4	5	6	7	8
1								
2								
3								
4								
5								
6								
7								
8								

STATS /

CONFIDENTIAL

LOAN SETUP PART 4 TRAILER RECORDS

SCREEN: LOAN FORBEARANCE TRAILER (FORB) INPUT FORM: FB/MT

FIELD TYPE	SYSTEM (S)	USERS (U)
		For assigned mortgages only (excluding 221(g)(4) automatic assignments) you must establish a trailer with information on the forbearance agreement.
		Forbearance trailers are established for suspended payment agreements. Change pay option to 4 when suspended payment agreement expires.
		Enter the command: //FM,FORB,account number.
		Press <u>XMIT</u>
	Displays the Forbearance Screen.	
S	DATE - Current Processing	Enter the command: //FM,FORB,account number.
S	SHORT NAME	
R	TRAILER STATUS, Line 5	Enter 1 for active or 8 for deactivated. 8 is used to terminate agreements.
R	PAID-TO DATE, Line 5	Enter the paid-to date under the agreement. For new agreements, enter the start date. MMDD,YY
R	START DATE, Line 8	The start date agreement. A the first of
R	PAYMENT AMOUNT, Line 8	The monthly payment required under the agreement, in dollars and cents. For suspended agreements enter .00
R	END DATE, Line 11	The last day of the month and year in which the agreement expires - MMDD,YY.
S	ACCRUED-TO DATE, Line 13	Enter first day of month during which case is entered into System -MMDD,YY.
	Payment Status Field, Line 13	Enter "R" for reduced payments
		Enter "I" for increased payments
		Enter "F" for full payments
		Enter "S" for suspended payments

SCREEN: LOAN FORBEARANCE TRAILER
(FORB)

INPUT FORM: FB/MT

FIELD TYPE	SYSTEM (S)	USERS (U)
TOTAL AMOUNT DUE, Line 13		<p>Enter only if the start date has passed. The Total Amount Due equals the payment amount times the number of payments due since the start of the agreement less amount received. If the trailer is entered during the month in which the agreement started, the accrued-to date & start date will be equal and one payment will be due. For each month which has passed since the agreement started, another payment will be due. EXAMPLE: If an agreement that started in January is entered in February, the accrued-to date is February 1, and two payments are due. The total amount is the payment times 2 less amount received.</p> <p>NNNNNN.NN</p> <p>Press <u>XMIT</u> to transmit the data.</p> <p>If the screen is correctly completed, the System displays the message: M206 FM COMPLETE. It adds condition code 83 to LNS1.</p> <p>If there are errors, the screen displays one or more messages. Correct errors and press <u>XMIT</u> to transmit the data. If the error is not self-evident, refer to the listing of messages in Appendix 16. Correct the data and press <u>XMIT</u> again. Call the Data Base Manager if the System will not accept the transmission.</p> <p>The first day of the month in which the agreement will be effective - MMMDD,YY</p> <p>The monthly payment required under the agreement in dollars and cents. For suspended agreements enter .00.</p> <p>The last day of the month and year in which the agreement expires - MMMDD,YY</p> <p>Enter "R" for reduced payments</p> <p>Enter "I" for increased payments</p> <p>Enter "F" for full payments</p> <p>Enter "S" for suspended payments</p>

LOAN SETUP PART 4 TRAILER RECORDS

SCREEN: LOAN MONITORING TRAILER (MONT) INPUT FORM: FB/MT

FIELD		
TYPE	SYSTEM (S)	USERS (U)
		Create a trailer to monitor
		the expiration of the forbearance agreement
		for all accounts under forbearance including
		those which have a suspended payment.
		Enter the command:
		//FM,MONT,account number
	Displays the Loan	Press <u>XMIT</u>
	Monitoring Screen.	
S	DATE -- Current	
	processing date	
R	STATUS, Line 5	Enter A for active or D for deactivated
		("D" is used to eliminate the trailer
		at a later date)
R	DEPT, Line 5	Use your branch code.
R	REASON, Line 5	Enter a 2 - digit alpha code to identify the
		loan servicer or type of monitoring. (Used
		to sort Loan Monitoring Report, breaks
		report within FO by servicer or monitoring
		type i.e., FB-Forbearance, RC-Recertification;
		etc.
	NOTE DATE, Line 5	Enter forbearance end date as entered
		on FORB screen - MMDD,YY.
	LD TIME, Line 5	Enter 060 for 60 days
	AMOUNT, Line 5	Enter monthly payment required under
		the forbearance agreement as entered
		on FORB screen, in dollar and cents.
		Enter 0.00 for suspended payment

LOAN SETUP PART 4 TRAILER RECORDS

SCREEN: LOAN MONITORING TRAILER (MONT) INPUT FORM: FB/MT

FIELD	SYSTEM (S)	USERS (U)
TYPE		
R	REMARKS	<p>Enter FORBEARANCE and the type of forbearance agreement:</p> <p>Suspended</p> <p>Reduced</p> <p>Full</p> <p>Increased</p> <p>Example: FORBEARANCE - REDUCED</p> <p>Press <u>XMIT</u></p> <p>Displays the message M147 FM COMPLETE.</p> <p>It will assign a sequence number to each trailer displayed on future inquiries.</p> <p>For 235 loans, proceed to the 235 Trailer.</p> <p>For all other assigned loans, LOAN SETUP IS COMPLETE. Proceed to the next account.</p>

SERVICER
LOAN NUMBER
NORTGAGOR
DATE

LOAN SET-UP PART 4

FORBEARANCE AND MONITORING TRAILERS

//FM, FORB,	LOAN FORBEARANCE	ACCT *
PASSWORD		DATE *
SHORT NAME *		
TRAILER STATUS	PAID TO DATE	.....
START DATE	PAYMENT AMOUNT	.....
END DATE	PARTIAL PAYMENTS	
ACCURED TO DATE +	TOTAL AMOUNT DUE +	
+ Complete only if start date has passed		
//FM, FORB,	LOAN MONITORING	ACCT *
		DATE *
SEQ STAT DEPT REASON NOTE DATE LD TIME	AMOUNT	REMARKS
* A ee 060	.....	FORBEARANCE
.

* System-generated field

SERVICER _____
 LOAN NUMBER _____
 MORTGAGOR _____
 DATE _____

LOAN SET-UP PART 4

FB/MT

FORBEARANCE AND MONITORING TRAILERS

//FM, FORB,	LOAN FORBEARANCE	ACCT *
PASSWORD		DATE *
SHORT NAME *		
TRAILER STATUS	PAID TO DATE	.....
START DATE	PAYMENT AMOUNT	.....
END DATE	PARTIAL PAYMENTS	
ACCRUED TO DATE +	TOTAL AMOUNT DUE +	
+ Complete only if start date has passed		

//FM, FORB,	LOAN MONITORING	ACCT *
		DATE *
SEQ STAT DEPT REASON NOTE DATE LD TIME	AMOUNT	REMARKS
* A 88	060	FORBEARANCE
.

* System-generated field

JOAN SETUP PART 4 TRAILER RECORDS

SCREEN: 235 RECERTIFICATION TRAILER (C235) INPUT FORM: C235

FIELD TYPE	SYSTEM (S)	USERS (U)
.	.	Enter the command:
.	.	//FM,C235,loan account number
.	Displays C235 Recertifi- cation Trailer.	Press <u>XMIT</u>
R	CASE#, Line 3	Enter case number beginning with office code, followed by a 6-digit case number, followed by a zero, followed by 0 for FPM, 3 for assign- ment, 9 for single family housing unit which was part of a multifamily project, followed by 3-digit Section of the Act code. Example: 29212345603235
R	STATUS, Line 3	Enter 1 for Active or 8 for Inactive (use 8 to delete a trailer when it is no longer needed.)
O	COND1, Line 3	Enter 8 if subsidy was suspended and the trailer is being created for record purposes.
R	DT LST CERTIF, Line 5	The date on which the mortgagor was last recertified - MMDD,YY
R	DT NEXT CERTIF, Line 5	The date on which the mortgagor is due for recertification - MMDD,YY
R	EFFECTIV DATE, Line 5	The date that the payment change resulting from the recertification is effective - MMDD,YY
R	FORMULA 2 FCTR, Line 7	Enter the Formula 2 factor for the loan from BOD 4330.1, Appendix 18 in the format N.NNNN
R	ADJUSTD annual income Line 7	The mortgagor's certified annual income on which the eligibility for subsidy is determined. Dollars and cents.
R	FORMULA 1 PAY(MENT) Line 9	The assistance payment calculated under Formula 1. Dollars and cents.
R	FORMULA 2 PAY(MENT) Line 9	The assistance payment calculated under Formula 2. Dollars and cents.

LOAN SETUP PART 4 TRAILER RECORDS

SCREEN: 235 RECERTIFICATION TRAILER (C235) INPUT FORM: C235

FIELD .

TYPE SYSTEM (S)

USERS (U)

R MORTGAGOR PAY, Line 9

Mortgagor payment - total payment to principal, interest, escrow and service charge less the Formula 1 or 2 assistance payment, whichever is less. Mortgagor payment plus subsidy must equal the payment as entered on LNS2. If not equal, a message will appear.

R MTHLY SVC CHG, Line 10

JOAN SETUP PART 4 TRAILER RECORDS

SCREEN: 235 RECERTIFICATION TRAILER (C235) INPUT FORM: C235

[illegible]

LOAN SETUP PART 4 TRAILER RECORDS

SCREEN: LOAN MONITORING TRAILER (MONT) INPUT FORM: C235

FIELD TYPE	SYSTEM (S)	USERS (U)
.	.	. Create a trailer to monitor Section
.	.	. 235, or other subsidized mortgages for
.	.	. recertification of income and family
.	.	. composition.
.	.	. Enter the command:
.	.	. //FM,MONT,account number
.	. Displays the Loan	. Press <u>XMIT</u>
.	. Monitoring Screen	.
.	.	.
.	.	.
S	. DATE - Current	.
.	. processing date	.
.	.	.
R	. STATUS, Line 5	. Enter 1 for active or 8 for deactivated
.	.	. ("8" is used to eliminate the trailer
.	.	. at a later date)
.	.	.
R	. DEPT, Line 5	. User defined code to identify the
.	.	. originator of the trailer. Use your branch
.	.	. office code.
.	.	.
R	. REASON, Line 5	. Enter a two-digit alpha code to identify the
.	.	. loan servicer.
.	.	.
R	. NOTE DATE, Line 5	. Enter the date on which the account is due
.	.	. for recertification. MMDD,YY
.	.	.
R	. LD TIME, Line 5	. Enter 075 for 75 days
.	.	.
R	. AMOUNT, Line 5	. Enter current monthly subsidy amount,
.	.	. in dollars and cents.
.	.	.
R	. REMARKS, Line 5	. Enter 235 Recertification
.	.	.
.	.	. Press <u>XMIT</u>
.	.	.
.	. If the screen is correctly.	.
.	. completed, the System	.
.	. updates the record and	.
.	. displays the message FM	.
.	. COMPLETE	.
.	.	.
.	.	.

LOAN SETUP PART 4 TRAILER RECORDS

SCREEN: LOAN MONITORING TRAILER (MONT) INPUT FORM: C235

FIELD	SYSTEM (S)	USERS (U)
FIELD	SYSTEM (S)	USERS (U)

<p>If there are errors, the System generates one or more messages at the bottom of the screen. Required fields which are not properly formatted are highlighted.</p>	<p>Correct errors and press <u>XMIT</u>. If the error is not self-evident, refer to the listing of messages in Appendix 16. Correct the data and press <u>XMIT</u> again. Call the Data Base Manager if the System will not accept the transmission.</p> <p>Proceed to Escrow Payee and/or Escrow Requirement Trailers. If 2777A has not been received which may list types of taxes paid by the <u>Mortgagee</u>, this completes the account setup. File maintain the above trailer(s) upon receipt of the 2777A.</p> <p>SET-UP IS COMPLETE</p> <p>When all set-ups are complete, close your Teller. (See Teller Close on page 3-61)</p>
--	---

MORTGAGOR _____
 ACCOUNT NUMBER _____
 DATE _____

235 RECERTIFICATION TRAILER (C235)

Before entering the initial trailer, be certain Status Code 27 has been

```

//FM,C235,.....
***** CURRENT DATA *****
CASE# ..... STATUS 1/8 + COND1 ++ ..... COND2
CIRCLE ONE
DT 1ST CERTIF ..... DT NEXT CERTIF ..... EFFECTIV DATE
UNAPL HUD/FHA FORMULA 2 FCTR ..... ADJUSTD INCOME
FORMULA 1 PAY ..... FORMULA 2 PAY ..... MORTGAGOR PAY
UNSDPRTD ESC TTL MTHLY PAY

+ Use 8 only if subsidy is being terminated
++ Enter "8 only if subsidy is being suspended
  
```

```

***** PENDING DATA *****
CASE# 49701978903C35 STATUS 1 COND1 6 COND2
DT 1ST CERTIF DT NEXT CERTIF EFFECTIV DATE
UNAPL HUD/FHA FORMULA 2 FCTR ADJUSTD INCOME
FORMULA 1 PAY FORMULA 2 PAY MORTGAGOR PAY
UNSDPRTD ESC MTHLY SVC CHG TTL MTHLY PAY
M081 - 10 COMPLETE
  
```

```

//FM,MONT,..... LOAN MONITORING ACCT *
DATE *
SEQ STAT DEPT REASON NOTE DATE LD TIME AMOUNT REMARKS
* A 00 .. ..... 075 ..... 235 RECERTIFICATION.....
  
```

System-generated field

 .LOAN SETUP PART 4 LOAN PAYEE RECORD SETUP -----

SCREEN: ESCROW PAYEE RECORD (PAYE) INPUT FORM: PAYE

FIELD TYPE	SYSTEM (S)	USERS (U)
		<u>When an account subject to taxation by an organization not listed in Report 460, Complete Escrow Payee List, is added to inventory, establish a payee record.</u>
		Enter the Command: //LNPA
		Press <u>XMIT</u>
	Display the Escrow Payee Screen with an escrow payee number in the upper right	<u>Record the payee number on the input form and complete data entry as follows:</u>
S		
R	SHORT - NAME, Line 3	Format this field as follows: 1. Last two digits of office code 2. space 3. name of taxing authority (see name formatting instructions below) (This format will enable Report No. 460, Complete Escrow Payee List to be printed numerically by field office code.) When payee's name is City of Utica, enter "09 Utica", it is not necessary to enter the words City of, County of, etc. in this field. This applies to payees with names that begin with such designations as "Town of . . ." or "City of . . ." or "County of . . ." Do <u>not</u> use name of a person whom payee designates in their official address.
	1 - CODE, Line 3	Enter 1 (permanent; do not purge)
	ADDRESS 5-9)	Enter payee's full name and address as follows (35 characters per line): Tax Authority Name

LOAN PAYEE RECORD FILE MAINTENANCE

PART 4

SCREEN: ESCROW PAYEE RECORD (PAYE)

INPUT FORM: PAYE

FIELD

TYPE

SYSTEM (S)

USERS (U)

O	LINE 2	Title of individual to whom correspondence should be directed.
R	LINE 3	Tax authority street number and street name or Post Office Box
R	LINE 4	City, state, and zip code
		NOTE: Variations in the address format are permitted if required by the taxing authority. If an entry is not needed for a title, the other entries must be made on lines 2 and 3. However, the mail delivery location (street address or box number) MUST always be in the line above the city, state and zip code.
S	DATE OPEN	Current processing date
S	LAST F/M	Current processing date
		Press <u>XMIT</u>
	Creates a payee record and displays the message NA COMPLETE	
		To change a payee name or address, enter the command: //FM,PAYE,payee number Press XMIT
	Displays the Escrow Payee Screen.	The name and address information can be changed by typing over the information on file.
		For each that you the Esc (for YE will re appear

ESCROW PAYEE RECORD SCREEN (PAYE)

COMMAND: //LNPA

NUMBER HERE 1015

	PAYEE NUMBER	* DATE *
ESCROW PAYEE NAME - ADDRESS		
SHORT-NAME	RETN-CODE 1	
LINE 1		
LINE 2		
LINE 3		
LINE 4		
LINE 5		
TAX INCREASE	PAYEE SORT OPT	
TAX INC EXPIRATION DATE *		
DATE OPEN *		
LAST F/M *		
DATE CLOSED *		
CLOSE .		
COMMENTS		

* System-generated field

For address changes, enter only the payee number and the information to be corrected.

/IQ,PAYE,050170001

ESCROW PAYEE NAME - ADDRESS

050170001

DATE 09/25/86

SHORT-NAME 02 BRIDGEPORT

RETN-CODE 1

LINE 1 CITY OF BRIDGEPORT
LINE 2 TAX COLLECTOR
LINE 3 CITY HALL 325 CONGRESS STREET
LINE 4 BRIDGEPORT CT 06604
LINE 5

TAX INCREASE PAYEE SORT OPT

TAX INC EXPIRATION DATE

DATE OPEN MAR05,83

LAST F/M FEB19,86

DATE CLOSED

CLOSE

COMMENTS

MO97 - IQ COMPLETE

.LOAN SETUP PART 4 TRAILER RECORDS

SCREEN: ESCROW REQUIREMENTS TRAILER INPUT FORM:

FIELD TYPE	SYSTEM (S)	USERS (U)
		Establish a line item on the ESCR Screen for <u>each type</u> of tax levied against the <u>property</u> by the taxing authority(ies) having jurisdiction over it. If this information has not been provided on the Single Family Application for Insurance Benefits form (HUD-27011), <u>you are responsible for obtaining it.</u>
	Displays the Escrow Requirements Screen	Enter the Command: //FM,ESCR, account number, Press <u>XMIT</u> .
S	SHORT NAME	
S	CURRENT PROCESSING DATE	
R	NUMBER PAYMENTS, Line 3	Used to create multiple copies of <u>last escrow requirement</u> entered on the Screen. When term for each tax type is 12 months make no entry in this field. When term for tax type is 6 months enter 2 in the Number of Payments field - this will cause the System to automatically produce 2 lines which are identical except for the due dates. When term for tax type is 3 months enter 4 in the Number of Payments field - this will cause the System to automatically produce 4 lines which are identical except for the due dates.
		If two or more tax types are to be entered and each has a term requiring multiple trailers (3 or 6 months), they must entered as separate file maintenance activities. For example:

LOAN SETUP PART 4 TRAILER RECORDS

SCREEN: ESCROW REQUIREMENTS TRAILER INPUT FORM:

FIELD TYPE	SYSTEM (S)	USERS (U)
.	.	HUD is required to pay a County tax semi-annually and a Water/Sewer tax quarterly -
.	.	1. For the county tax enter 2 in the Number of payments field;
.	.	2. Enter CUSHION information;
.	.	3. Enter County tax information;
.	.	4. Press XMIT (Screen will show 1 CUSHION line, and 2 County Tax lines each of which has a different due date);
.	.	5. Recall ESCR Screen;
.	.	6. For the water and sewer tax enter the 4 in Number of Payments field;
.	.	7. Enter Water/Sewer tax information;
.	.	8. Press XMIT (Screen will show previously entered information plus 4 lines for this tax type each of which has a different due date).
S	SEQ, Line 5	.
R	STATUS, Line 5	Enter 3, Bill has been paid.
R	Type, Line 5	Enter tax type code. Refer to Type of Tax or Assessment Table in Appendix 5.
R	DUE/PD, Line 5	Enter tax payment deadline date (the last day of the year on which taxes can be paid without incurring a penalty). MMMDD,YY
R	TERM, Line 5	Enter number of months in each payment period. Two-digit number with lead zero. (03 = quarterly, 06 = semi-annually, 12 = annually.)
.	POLICY-TAX, Line 5	Enter taxing jurisdiction's property identification number. <u>This number must be entered exactly as established by the taxing authority</u> - include decimal points, hyphens, blank spaces, letters etc., if applicable. If the number begins with zero (0), press the space bar one time to create a blank space between the first character of the property identification number and the zeros which will be entered automatically by the System.

LOAN SETUP PART 4 TRAILER RECORDS

SCREEN: ESCROW REQUIREMENTS TRAILER INPUT FORM:

FIELD TYPE	SYSTEM (S)	USERS (U)
R	AMOUNT, Line 5	Enter amount due/paid for the most recent tax term.
R	PAYEE, Line 5	Enter Payee I.D. number from Report 460, Complete Payee List.
	CHECK, Line 5	Make no entry.
		(Enter any additional tax types which must be on the following lines.).
		Establish a CUSHION unless you determine that taxes for the next taxing period will remain stable. To establish the trailer enter the following data:
R	STATUS, Line 5	Enter 3, Bill has been paid.
R	Type, Line 5	Enter tax type Code "90".
R	DUE/PD, Line 5	Enter the same tax payment deadline date as for major real estate tax.
R	TERM, Line 5	Enter 12
R	POLICY-TAX, Line 5	Enter the word "CUSHION."
R	AMOUNT, Line 5	Enter an amount equal to one-sixth (2-months) of the total annual taxes paid on the property (the amount of the cushion should be adjusted annually to correspond to changing tax requirements).
R	PAYEE, Line 5	Enter "055912034". This fictitious or "Dummy" number is to be used Department-wide for the exclusive purpose of establishing a cushion trailer. It is not associated with an actual taxing authority.

LOAN SETUP PART 4 TRAILER RECORDS

SCREEN: ESCROW REQUIREMENTS TRAILER INPUT FORM:

FIELD	SYSTEM (S)	USERS (U)
CHECK, Line 5		Make no entry.
		If the property is "tax exempt" and no escrow analysis is to be performed, place <u>Condition Code "35"</u> (non-escrow loan) on LNS1 and make no entries in the Escrow Constant 1 field on LNS2 or on the ESCR Screen.
		<u>Establish a tax data source document</u> (i.e., a Tax Data Card or Enter in Critical Path Processing Tax Sub-System or other automated system) for each account that accurately reflects: the SFMNS code for each type of tax to be paid; the tax penalty date; the tax term (e.g., 3, 6, or 12 months); the property identification number; the amounts of tax paid; the amounts of tax paid; the SFMNS payee number; and the "cushion" amount. <u>It is necessary that your office's tax data source documents be accurately maintained for all SHMs in your inventory.</u>
		Upon completion, Press <u>XMIT</u> .

LOAN SETUP -- PART 4

+ ESCROW REQUIREMENTS SCREEN (ESCR)

1	//FM, ESCR,.....					.....
2	NUMBER PAYMENTS ..					
3	SEQ STATUS TYPE DUE/PD TERM					
4	*	ESCROW REQUIREMENT	SHORT NAME*	DATE*		
5		POLICY-TAX	AMOUNT	PAYEE	CHECK	
6		.....	.....	.....	*
7						
8						
9						
10						
11						
12						
13						

ESCROW INST. CHANGE	A/H P	AMT	OLD
REV			NEW
AMT			TOT. INS

ments made by the mortgagee only.

TELLER CLOSE

INPUT FORM: NONE

SYSTEM (S)

USERS (U)

- . Displays the teller
- . closing totals for the
- . day.

. Enter the command: 027A,teller number

• Press XMIT

3-60

LOAN SETUP PART 4

TELLER CLOSING

Enter the command: 027A,teller number, and the System will display the screen below. Clear the screen and log off the System.

027A0030000083	STATION 0051 TELLER A-..., B-...
T	
T	
T	
T	
T	
T	*****
T	TCLOSE 003
T	MAR 21, 84
T	0.00
T	0.00
T	
T	
T	
T	
T	
T	*****

FIELD

- Enter the Screen Command:
- (Example //FM,LNS1, account number to file
- maintain Loan Screen One -- Refer to the
- Command Index for the complete listing of
- screen commands. If no listing is given for
- file maintenance for a screen, that screen
- cannot be file maintained.)

```
. . .
```

```
.      .   . Make the change(s) by adding or typing
```

```
.      .   . over the data in the field(s).
```

- Displays the message:
- FM COMPLETE

```

.   . If there are errors, the . Correct errors and press XMIT to transmit
.   . System displays a message . the data. If the error is not self-evident,
.   . at the bottom of the . refer to the listing of messages in Appendix
.   . screen below the FM . 16. Correct the data and press XMIT again.
.   . COMPLETE message. . Call the Data Base Manager if the System
.   . . will not accept the transmission.

```

SFMNS FILE MAINTENANCE REQUEST

SERVICER _____ REQUEST DATE _____

LOAN NUMBER

--	--	--	--	--	--	--	--	--	--

MORTGAGOR NAME _____

CODES TO BE SET/REMOVED - CIRCLE THE APPLICABLE ITEMS

S41 - Foreclosure	SET	REMOVE
S46 - Bankruptcy	SET	REMOVE
C38 - Send No Mail	SET	REMOVE
C36 - No Late Charges	SET	REMOVE
C21 - Accept No Payments	SET	REMOVE

(CIRCLE ONE)

Deactivate Forbearance Trailer YES NO

Deactivate Monitoring Trailer YES NO

PAY OPTION 9 - NO BILLS 4 - MONTHLY BILLS

KEYED BY _____

DATE _____

VERIFIED BY _____

DATE _____

CHAPTER 4. SERVICING PROCEDURES

- 4-1. INTRODUCTION. This chapter provides information on aspects of servicing affected by the System. The specific areas of OFA and field office responsibilities are discussed by topic area in this chapter.
- 4-2. FIELD OFFICE RESPONSIBILITIES
- A. New and Existing Accounts. Field office staff are responsible for entering new accounts into the System and for entering specified servicing data on existing accounts.
 - B. Payoffs, Assumptions and Foreclosures. The field may obtain payoff and assumption statements and the information necessary to issue the Notice of Intention to Foreclose.
 - C. Servicing Record Cards, Form HUD-92202. You are no longer required to post payments, payment term (original note or forbearance agreement), anniversary dates for recertifications, or any other information on the servicing cards indicated in HUD Handbook 4335.1, Procedures for Servicing Secretary-held Home Mortgages. Loan payment information is maintained in the Single Family Mortgage Notes System (SFMNS) and provided to you in the Daily Collection Report, No. F-60. All other pertinent information previously maintained on the servicing cards can be obtained from the System on the various account screens. At your option, you may continue to use the HUD-92202 as a servicing tool to record collection letters, telephone calls or field visits.
- 4-3. FIELD OFFICE RESTRICTIONS. Field offices are not permitted to perform financial transactions other than at initial account setup. All other accounting functions are reserved to OFA. The field is also restricted from changing certain data fields which affect the accounting records after initial setup.
- 4-4. OFA RESPONSIBILITIES. OFA is responsible for all financial transactions, including payment transactions, tax payments, and any adjustments to prior transactions. OFA is also responsible for maintaining the General Ledger and for reporting on accounting data. OFA will also continue to enter data on some aspects of servicing in which Headquarters is involved such as property acquisitions. OFA has established a Service Center to process all transactions and to respond to inquiries from the field.

- 4-5. NEW ACCOUNTS. When a mortgage is added to the Secretary-held inventory, an account is created in the System. Field offices will set up all new accounts (except purchase money bulk sales).

A. Assigned Mortgages

- 1) Assignments Accepted by the Field Pursuant to CFR 24 203.350 or 203.650. The field office must create a new account when the assignment acceptance letter is issued. This permits accounting for payments immediately. Field offices will create the record using the account setup procedure in Chapter 3.
- 2) Automatic Assignments Under Section 221(g)(4)
 - a. Account Setup. Field offices must setup these accounts when the notification of the pending assignment is received.
 - b. Payments. In many cases, field offices will receive payments from the mortgagor before Form 27011 is received from the mortgagee. If the office has not received notice from the mortgagee of its intent to assign, the field office may need to contact the mortgagor to find out who the mortgagee is and the FHA case number. The FHA case number is to be put on the check or money order and the payment forwarded to the lock box. If an office receives a second payment before Form 27011 is filed, immediately contact the mortgagee to determine the status of the assignment. If the mortgagee is unable to complete the assignment properly, the field office must advise the mortgagor to make future payments to the mortgagee. The field office should notify OFA, Insurance Claims Division Service Center, to return to the mortgagee any payments collected on that account.
 - c. Notifications to Mortgagors. When Section 221g4 mortgages are set up in the System prior to the mortgagee filing the claim for insurance benefits several problems occur. These problems are primarily caused by the fact the escrowed

funds have not been received from the mortgagee, therefore, the funds are not entered into the System during the account setup. Thus, if taxes are paid prior to the time the escrowed funds are received, the account will go into default. In turn the mortgagors will receive monthly bills showing them as delinquent when they are actually current. Another problem is that many of these mortgagors are accustomed to sending their payments prior to the first day of the month. The System treats such payments as prepayments to the unpaid principal balance of the mortgage and not as the mortgage payment for the following month. This means that the mortgagors will receive delinquent notices. Each field office is to develop a letter (a sample letter is in Appendix 30) to be sent to each Section 221g4 mortgagor when the notification of the pending assignment of the mortgage is received, fully explaining these situation and any other situations the field office believes should be included. The mortgagors are also to be advised of any steps they may take to prevent the problems from occurring. They should be told that except for prepayments, the problems should not normally last more than a few months.

All mortgagors should be told to contact the field office concerning inquiries about their accounts. Mortgagors should not write to the Payment Processing Center.

B. Purchase Money Mortgages

- 1) Individual PMM's. The field office enters individual PMM's into the System when the loan is closed. Instructions are given in Chapter 3 for setup of PMM's where the requirements for PMM's and assigned mortgages differ.
- 2) Bulk Sales. OFA retains responsibility for setting up these accounts. They are established in the System utilizing the first FHA case number assigned to the first property in the group.

C. Graduated Payment Mortgages. GPM's entered into the System prior to April 1984 were entered using the principal and interest payment due under the terms of the plan in effect for that mortgage. In some cases this payment was less than the interest due on the outstanding principal balance. Payments received on these accounts could not be applied and have been held in escrow. To properly handle these accounts use the following instructions.

- 1) Principal and Interest. You must enter a principal and interest payment that will allow payments to apply to principal. You determine this by taking the greater of either the scheduled principal and interest payment from the mortgage instrument (using the current month and year of entry) or the level payment. Use the following formula to determine the level payment amount:

Unpaid principal X interest rate \div 12 + \$.10

If the mortgage instrument is not available, you must enter the level payment. If payments have been applied to escrow, call the Service Center to have the account adjusted.

- 2) Annual Adjustments. All GPM's should be adjusted annually during the anniversary month of the date of first payment. You must provide the following information when calling the Service Center to have the account adjusted: Plan No., original mortgage amount, date of first payment, and the schedule of payments (from the mortgage instrument, if available.).
- 3) Code 31. OFA will enter a "31" on Line 18 of Loan Screen Two in the EXTRA CODES to indicate the loan may be handled as a regular loan. In most cases, this will occur when the loan is current and has reached the final principal and interest amount on the schedule of payments.
- 4) Account Status. Field offices must call the Service Center to have the account adjusted prior to providing figures to bring the account current or to pay the account in full if the Code 31 does not appear on Loan Screen Two. On Accounts beginning with 07, there must be both Code 12 and 31.

D. Other Special Mortgage Instruments. The System does not currently provide special handling for Adjustable Rate Mortgages, buy-down agreements, and other special instruments. Field offices which accept these or other special mortgages into inventory must call the Secretary Held and Counseling Services Branch (755-6664), Headquarters, for setup instructions.

E. Execution of Assignments of Mortgage to Mortgagees.

When it becomes necessary to prepare and execute an assignment back to the mortgagee, field office must do the following:

- A. check for payments remitted and taxes disbursed. The tax disbursements must be deducted from the payments applied to the account to determine if a refund, if any, is due.
- B. verify the mortgagee's address and the mortgagee's loan number if a refund is due.
- 3) obtain from the mortgagee the funds necessary to close out the account if the amount disbursed from taxes is greater than the total amount of payments received. The funds received from the mortgagee should be sent directly to the lock box in Atlanta.
- 4) call the Service Center to deactivate the account. At the same time, indicate if there is a refund due and to whom the refund should be sent. If available, reference the mortgage loan number on the refund.

4-6. RECONCILIATION OF CLAIMS AND SYSTEM DATA

- A. Review after Initial Claim has been Paid. Prior to March 1985, staff in OFA, Post Insurance Division, Single Family Notes Branch, would compare the System's data with information on Form HUD-27011 upon receipt from OFA, Insurance Claims Division. Adjustments to the account were made and an "11" Loan Screen Two in the EXTRA System data is in agreement w HUD-27011.

- B. Review after the Final Claim has been Paid. When the documentation representing final payment of the claim reaches the Single Family Notes Branch, another review is made. Again, adjustments are made when required. When claims documentation and system data are in agreement, the number "12" will be entered on Line 17 of Loan Screen Two in the EXTRA CODES field. Until the number "12" appears in this field, field offices must be aware that there may be unrecorded disbursements on the account. If there is any question about any of the adjustments made by OFA as a result of their review, the field office should call the Service Center.

All accounts beginning with 07 will have a "12" in the EXTRA CODES field on Loan Screen Two after post audit has been completed by OFA. Accounts beginning with 06 were audited prior to 1983 and will not have a "12" in the EXTRA CODES field on Loan Screen Two.

- 4-7. PAYOFFS. In processing payoffs, continue to call the Service Center at FTS 755-6485. The Center will set Condition Code 68 (Payoff Pending) to prevent generation of future receivables. At the time of you call, the Service Center will need to know: the last taxes paid, who remitted the funds, and when the funds were received in the field office.

- A. Field Office Responsibilities. Field Offices are responsible for providing information to mortgagors who want to sell their property or pay off their mortgage. In the case of a sale, mortgagor may request figures for both payoff and assumption. To supply the information, the field office must establish a date to which the figures will be calculated. If the mortgagor has not specified a date, select the first of a month at least 30 days in the future. The amounts due for payoff and assumption are separately calculated and provided to the mortgagor.
- B. Payoff. To provide payoff information, use the Payoff Screen (POFQ). (If the payoff is for a Graduated Payment mortgage, call the Service Center and request them to provide you with the payoff information.) The POFQ is available for any date if you enter a date as part of the inquiry command. If you fail to enter a date, you will receive a payoff as of the date you generate the screen. The command for a payoff on May 1, 1986 is:

//IQ,POFQ,070000000,APR30,86

Print the Payoff Screen (POFQ) for the day prior to the date of actual payoff. Note: Interest is based on a 360-day year composed of twelve 30-day months. Therefore, if the payoff date falls on the 31st of the month, use a payoff date of the 30th.

- C. Memo Funds. If the message "Memo Funds Are Pending" appears on a Payoff Quotation, there are funds which must be applied to the account. For assistance in identifying the source and application of these funds, call the Service Center.
 - D. Unrecorded Disbursements. Post audits must be completed on all new accounts (those beginning with 07) BEFORE quoting payoffs, assumptions, and bring-current amounts. To be certain the POFQ is accurate, you must determine if there are unrecorded disbursements relating to the account. Review your tax records to be sure that all taxes paid have been posted to the account. If the account was set up less than six months before you prepared the payoff quotation, there may also be unrecorded disbursements resulting from the final claim. In these cases, check LNS2 to see if EXTRA CODE 12 has been entered. If it has not, call the Service Center to find out if any disbursements are outstanding. Add to the payoff amount shown on the screen any disbursements which were posted.
 - E. Credits. If you are aware of any credits in process for erroneous disbursements such as duplicate tax payments, note them and subtract them from the payoff amounts.
 - F. Transmittal Letter. A sample transmittal letter to use for sending out payoff figures is included as Appendix 24. Retain a copy of the payoff quote with your file copy of the letter for your records.
- 8. RECEIPT OF PAYOFF. Field offices must instruct mortgagors to send payoff checks to the field office. Upon receipt of the check, verify the accuracy of the payoff check by displaying a POFQ Screen as of the correct date. Resolve any discrepancies immediately with the closing agent. Consult the Service Center if the field office has any question on how to handle discrepancies.

- A. Check Processing. If the check is correct, clearly mark it with the System account number and send it to the lock box for deposit. Also, the Service Center must be notified that the payoff check has been sent to the lock box.
- B. FM Activity. The field office must change the pay code on LNS1 to 9 to suspend billings. The field office must also enter Condition Code 38 to prevent a delinquent notice from being sent to the mortgagor. If there are unrecorded tax disbursements on the account, the field office should establish a Loan Monitoring Trailer to alert OFA. Enter the payment amount in the AMOUNT field and TAX NOT POSTED in the REMARKS field. Enter a 10-day lead time.

4-9. OFA PROCESSING OF PAYOFFS. OFA will apply the funds to the account and code the account with Status Code 56 and Condition Codes 38 and 48 to show it as paid off. Accounts containing the Status Code 56 are removed during the annual purge.

4-10. ASSUMPTIONS. For an assumption, the purchaser should bring the mortgage current. To provide figures for an assumption you must provide the amount needed to bring the mortgage current. Use the Bring-Current Screen. It displays the individual and total amounts needed to bring an account current as of a specified date. The following explanation will assist your staff in their use of the screen.

- A. Command. The screen is used in the IQ mode only. You cannot file maintain it. To display the screen, enter the command:

//IQ,CURR,Account Number

- B. As-Of Date. The System will display the screen as of the first day of the month in which you make the inquiry. You can request a future month's bring-current amount by entering the first day of that month as part of the IQ command. That date must always be the first of the month. You cannot IQ a date any further in the than the first of the current month. An error message will appear if the date is not the first of the requested or the requested month has passed. A command for a bring-current screen with a future date is:

//IQ,CURR,Account Number,OCT01,84

For bulk sales, field offices must request the current figures from the Service Center.

- C. Payment Amount. In addition to showing the individual amounts needed to determine the amount required to bring an account current, the bring-current screen also shows the monthly payment under the note broken out as PRINC + INT, ESCROW, SERVICE CHG, and the TTL (Total) PAYMENT. If an escrow analysis has been completed on a delinquent account, you must use the new monthly escrow requirement on the installment change trailer to establish the correct payment under the note. This is because the new escrow requirement will not be up-dated on the bring-current screen until the loan is current. To display the escrow screen, enter the command:

//IQ,ESCR,account number

- D. Bring-Current Amount. This amount appears in the TTL CURRENT field on the right-hand side of the screen. The amount includes the total delinquency and the payment due on the first of the month covered by the date of the bring-current calculation. The following fields are used to calculate the TTL CURRENT AMOUNT:

- 1) Delinquent Principal
- 2) Delinquent Interest
- 3) Delinquent Escrow
- 4) Delinquent Service Charge
- 5) Delinquent Late Charge
- 6) Delinquent NSF Charge
- 7) Tax Advance
- 8) Other Advance
- 9) Interest on TAX Advance
- 10) Interest on Other Advance

- E. "CHECK FOR TAXES PAID BUT NOT ENTERED OR DUE BUT NOT PAID." You must add to the TTL CURRENT amount, the amount of any taxes paid but not entered on the account or due but not yet paid, to arrive at the correct bring-current amount. As a routine part of every bring-current calculation, always check for the payment of taxes.
 - F. Escrow Requirement. If the tax escrow requirement is too low, you should change it for future receivables by file maintaining the ESCROW CONSTANT 1 field on LNS2. This will change the total payment due under the mortgage beginning with the payment for the next month if you perform the FM prior to the System's generation of the next month's bills. Be certain you use the correct information for future payments in your letter to the mortgagor. If the delinquent escrow amount is too high or too low, you must call the Service Center to have the amount adjusted since this requires adjustment of the receivable screen.
 - G. Final Settlement. On accounts beginning with 07, Loan Screen Two must be checked for the EXTRA CODES field. If a code 12 does not appear to the right of codes 11 - 18, final settlement of the insurance claim has not been completed. The field office must contact OFA's Service Center for any unrecorded adjustments.
- 4-11. RECEIPT OF ASSUMPTION CHECK. When the assumption check is received, the field office should check the account record to be sure the amount is accurate. If any unexpected disbursements have been made or checks reversed, the field office must determine how to resolve the discrepancy.
- A. If your field office accepts the check, clearly mark it with the mortgagor's System account number and send it to the lock box. The field office must file maintain the NAME Screen by entering the information on the new mortgagor. If there are FORB or MONT trailers on the account, the field office must deactivate them. To generate monthly bills, enter Pay Option Code 4 on LNS1.
 - B. If the account being assumed has been in foreclosure or bankruptcy, you must remove Status Code 41 and/or 46 and change the pay option to 4 on LNS1. Remove Condition Code 21 if present.

4-12. ASSUMPTIONS WHICH DO NOT BRING THE ACCOUNT CURRENT. If the field office approves an assumption which does not bring the mortgage current, you must enter into a forbearance agreement and establish Forbearance and Loan Monitoring trailers to reflect the increased payment needed to eliminate the delinquency. Follow the instructions given in Chapter 3, DATA ENTRY, to establish Forbearance and Loan Monitoring trailers.

4-13. ASSUMPTIONS OF SECTION 235 LOANS. Unless the Section 235 assistance payments contract has been terminated, a determination must be made regarding whether the assumptor is qualified for assistance. If the assumptor is qualified, a certification must be completed to determine the subsidy payment (See paragraph 153 in Handbook 4330.1). The data entry required will vary depending on whether the account was active and whether the assumptor is eligible. Using the instructions for Data Entry in Chapter 3, make the appropriate changes in the 235 screen (C235). The following chart shows the appropriate steps to take.

Assumptor	Original Mortgagor Receiving Subsidy	Original Mortgagor's Subsidy Suspended
Eligible for Subsidy	File maintain C235 to reflect assumptor's income and assistance	Create a C235 trailer for the assumptor
Ineligible for Subsidy	Deactivate C235 Trailer	Deactivate C235 Trailer

4-14. BANKRUPTCIES: A petition filed under the Bankruptcy Act operates as a stay which prohibits any collection activity against a mortgagor or any attempts to acquire the property. When a field office receives notice that a mortgagor has declared bankruptcy, you must immediately take appropriate steps to file a proof of claim with the bankruptcy court to protect HUD's interest. You must also cease all collection efforts under the mortgage or forbearance agreement. To file a proof of claim, field offices must obtain a copy of the note or mortgage. If a mortgagor subsequently files bankruptcy after the commencement of a foreclosure action, you must immediately contact the Office of the General Counsel to let them know that a petition in bankruptcy has been filed.

- A. Billing. Because of the restriction on servicing activity while mortgagors are in bankruptcy, the field office must suspend billing by the System. To prevent billing, file maintain Loan Screen One by changing the Pay Option Code from 4 to 9, enter Status Code 46 (Bankruptcy) and Condition Code 38 (Send no Mail). General instructions for file maintenance of codes are contained in Chapter 3.
- B. Forbearance and Loan Monitoring Trailers. To avoid having cases in bankruptcy listed on your Loan Monitoring Report, you must deactivate the Forbearance and Loan Monitoring Trailer by changing both trailer status codes from 1 to 8.
- C. Payments. After the payment plan has been established and approved by the bankruptcy court, the field office must instruct the mortgagor's attorney or trustee-in-bankruptcy to send to your office the payments under the court-ordered plan. You must post the System account number on the remittance and forward the payment to the lock box. For payments due from the mortgagor outside the plan, you must instruct the mortgagor's attorney or the trustee to explain to the mortgagor that the required monthly payment due under the mortgage outside the plan is sent to the lock box, identified by their System account number.
- D. Mortgagor Discharged or Case Dismissed From Bankruptcy. When a field office learns that a mortgagor has been discharged or the case has been dismissed from bankruptcy, on current accounts the field office must immediately reactivate the billing process. To activate billing, change the Pay Option Code from 9 to 4 and remove Status Code 46 and Condition Code 38. The System will bill the mortgagor for the full payment due under the mortgage.
- E. Mortgagor Delinquent After Discharge or Dismissal. If your field office resumes servicing after the bankruptcy term and the mortgage remains delinquent, you must bill the mortgagor on NOI or, you must enter into a forbearance agreement with the mortgagor and deactivate the Forbearance and Loan Monitoring trailers and reactivate the billing process as instructed in Chapter 3.

4-15. DEEDS-IN-LIEU OF FORECLOSURE

- A. Processing. In processing deeds-in-lieu, the field office or regional counsel determines if the title evidence is acceptable to HUD. Any voucher for payment of expenses incurred must be sent to OFA and must include the FHA case number and account number. You must also promptly notify the Office of the General Counsel, Home Mortgage Division, if the mortgage is in foreclosure so the foreclosure action can be terminated. The deed and title evidence will then be sent to the Property Disposition Branch so the property can be added to the acquired property inventory. When notification of acquisition is received in the Single Family Notes Branch, OFA will remove the account from the inventory by encoding the account with Status Code 43.
- B. Billing. Field offices have the responsibility for changing the billing process in the System to prevent the mortgagor from being billed. To suspend billing, file maintain Loan Screen One (LNS1). Change Pay Option Code from 4 to 9 and enter Status Code 41 and Condition Code 21. General instructions on file maintenance are in Chapter 3.

4-16. FORBEARANCE AGREEMENTS. Field Offices are responsible for entering into forbearance agreements with mortgagors and for entering the agreements into the System using the Forbearance Trailer. OFA will file maintain FORB screens only when they perform a financial transaction which affects the trailer. Do not send copies of forbearance agreements to OFA. (See paragraph 3-13 for timing the entry of forbearance agreements into the System.)

- A. Forbearance Trailer (FORB). The FORB Trailer records the terms of a forbearance agreement on an account. As long as an active trailer is in effect the account must show condition code 83 on LNS1. When an active FORB trailer is present, the System bills for the amount of the payment shown on the trailer and not for the regular mortgage payment. Mortgagors are billed for delinquencies under the agreement, not for delinquencies under the mortgage. Payments are applied to receivables due under the mortgage. A Forbearance trailer should be in effect whenever the mortgagor is delinquent under the terms of the note.

- B. Initial Forbearance Agreement. Establish the initial forbearance on an account when the mortgage assignment is accepted. (See para 3-13 for additional instructions.).
- C. Sample Forbearance Agreement. Appendix 27 (F-1) is a sample of a completed forbearance trailer. The data entry is the same for increased, reduced, suspended, or full payments. The start date is always the first of the month in which the first payment is due under the agreement. The end date will always be the last day of the month in which the last payment is due under the agreement. In this example, the forbearance agreement is for January 1, 1983 thru December 31, 1983. The paid-to date is equal to the start date for new agreements and is also the due date of the first payment due under the agreement. The payment amount is the amount of the payment required under the agreement. For suspended payments, a payment amount of \$0.00 must be entered and the pay code changed to 9 on LNS1. No further entries are required if the start date has not passed.
- D. Payment Accrual. On the night of the last workday of the month, the System will accrue the next month's payment on the FORB trailer. It will add the amount of the payment to the TOTAL AMOUNT DUE and advance the ACCRUED-TO DATE to the first of the coming month. In the sample F-2 on Appendix 27, the first payment has been accrued on the agreement shown on F-1 in Appendix 27. If mortgagors pay ahead on a forbearance agreement, the System will advance the paid-to date and show a negative credit amount in the TOTAL AMOUNT DUE field.
- E. Entering an Agreement After the Start Date has Passed. When the start date on an agreement has passed, you must enter in the ACCRUED-TO DATE field the first day of the month in which you enter the agreement into the System. You must enter the correct past-due amount in the TOTAL AMOUNT DUE field as the System will not accrue past-due payments for you. In the foregoing examples, you would enter the FORB trailer as shown on sample F-2 in Appendix 27 if you entered it during January 1983. If you entered it in February, the ACCRUED-TO DATE would read February 1, 1983 and the TOTAL AMOUNT DUE \$200. (See para. 3-13 for additional instructions).

- F. Forbearance Payment Processing. When a mortgagor's payment is processed on an account with an active Forbearance trailer, the Forbearance trailer is updated at the same time as the receivable. The System will subtract the amount received from the TOTAL AMOUNT DUE. If the amount received is one or more full payments under the agreement, it will advance the paid-to date one month for every full payment received. Any amount remaining which is less than a full payment is placed in the PARTIAL PAYMENTS field. When the amount received is sufficient to make the amount in that field equal or exceed a full payment, the payment amount is applied to advance the paid-to date one month. In Appendix 27 is a sample (F-3) showing the effect of receipt of a payment and a half on February 15, 1983 on the Forbearance trailer when no payment was made in January. The account is now paid for the January payment and has a credit for a partial payment of \$50 towards the February payment.
- G. Monitoring of Expiration Dates. The Loan Monitoring Screen is used to alert field offices to the expiration of forbearance agreements 60 days or more before the agreement expires. Code to sort by servicer, using a servicer code in the REASON field to facilitate distribution of reports. Full instructions for establishing the trailer are included in Chapter 3. Chapter 5 includes an explanation of the Loan Monitoring Report.
- H. Termination, Renewal and Modification of Agreements. Whenever a change is required to an existing Forbearance trailer, it is done by file maintaining the fields with the new data. If an agreement is terminated and not replaced by a new agreement the two actions required are to change the Status Code to "8" for deactivated and delete Condition Code 83, Forbearance Agreement in Effect, from LNS1. If the terms of the agreement are being changed, all of the affected fields on the screen must be changed.
- I. Effect of Changing Terms Only. When the terms of an agreement are changed before the expiration date, there may be amounts owing on the agreement. In these cases, a decision must be made whether the mortgagor will be

expected to pay the amount due. If the payment is being lowered because of a change in circumstances, it would be best to start a new agreement with no past-due amount. When there is an amount due the paid-to date must be set to reflect the correct number of payments past due or the amount due and paid-to date will be inconsistent. If the payment amount is being changed you must remember that the paid-to date will be advanced based on the current payment due.

- J. Monitoring Screen File Maintenance. Whenever the end date of an agreement is changed, the new date must be entered on the Monitoring screen. If an agreement is terminated, change the Monitoring trailer status from 1 to 8 (deactivated) to eliminate it from the Monitoring Report. Each Monitoring Screen is limited to ten trailers. You may enter a new trailer over any existing trailer.
- K. Special Payment Agreements. The System can only bill for one payment due on the first day of the month. If it is essential to establish an agreement for more frequent payments, it is necessary to instruct the mortgagor to mail payments to the lock box with the account number on the check. Payments may be made to a field office only under unusual circumstances. In any case where acceptance of payments by the field office is essential they must be forwarded to the lock box.
- L. Lump-Sum Payments. When an agreement calls for a lump-sum payment by the mortgagor the field office must avoid application of the payment to the FORB trailer since that will advance the paid-to date and credit the amount of the payment to the TOTAL AMOUNT DUE. Instruct the mortgagor to send the payment to the field office for forwarding to the lock box. If it is necessary to enter the regular forbearance agreement before the lump-sum payment has been credited to the account, the field office must monitor the account to determine when the payment was processed. File maintain the Forbearance trailer to eliminate the credit for the lump-sum payment.
- M. Section 235 Mortgages. On accounts receiving subsidy through Section 235, two payments are applied to the account each month: the payment due from the mortgagor and the subsidy payment. At this time there is no way to prevent the subsidy payment from updating the forbearance trailer.

If the payment due entered on the Forbearance trailer is the mortgagor's payment alone, the subsidy payments will make the account appear to be paid ahead and reduce the billing to the mortgagor. To provide for accurate accounting of the mortgagor's payments the payment amount on the Forbearance trailer should be the total of the mortgagor's payment under the forbearance agreement plus the subsidy payment. Instruct the mortgagor to pay the forbearance payment rather than the amount billed.

N. PENDING DATA TRAILER. Prior to the expiration of a forbearance agreement a new agreement may be entered into and placed in the Pending Data Trailer. At the expiration of the current agreement the System will move the data in the Pending Data Trailer to the Current Data Trailer. If, at the expiration of the current agreement there is an amount in the Total Amount Due field, the System will zero out this amount. If a pending agreement is to be effective June 1, the bill generated on May 21 will reflect the payment due under the pending agreement. File maintain the Pending Data Trailer as follows:

1. PAYMENT AMOUNT Field - Put the amount of the monthly payment required under the pending forbearance agreement in this field. If the agreement is for suspended payments put \$.00 in this field.
2. PAYMENT STATUS Field - Code this field as follows:
 - S - Payments are suspended under the agreement.
(These accounts will not receive bills)
 - F - The payments under the agreement equals the regular payments under the mortgage note.
 - I - The payments under the agreement exceeds the regular payments under the note.
 - R - The payments under the agreement are less than the payments under the mortgage notes.
3. START DATE Field. The date on which the new forbearance agreement will become active must be:
 - a. after the end of the current agreement
 - b. the first day of the month

4. END DATE Field. This is the last day on which the new agreement will be in effect, and must be the last day of the month.
0. Minimum Payments. On September 6, 1984, HUD discontinued the procedures for minimum payment in Chapter 2, paragraph 11i and Exhibit 2d of the Mortgage Servicing Handbook 4335.2 (4015.8), Secretary-Held Home Mortgages (See SFMWS memorandum 32-84 dated September 6, 1984.). Since that time the following procedure applies.
- 1) Beginning with the 37th month after the date of the assignment acceptance letter the mortgagor must pay at least the full monthly payment due under the mortgage (principal, interest, current escrow requirement and service charge). The maximum period of reduced or suspended payments allowed for mortgages assigned pursuant to 24 CFR 203.650 is 36 months.
 - 2) If the mortgage is not current, the mortgagor must execute a forbearance agreement. The forbearance agreement shall provide for monthly payments in an amount not less than the full monthly payment due under the mortgage and shall have a term of not more than 12 months. The mortgagor's financial circumstances shall be reevaluated at the end of the term of each forbearance agreement before a new forbearance agreement is executed. If your evaluation shows that the mortgagor can pay an amount to cure the delinquency in addition to the full monthly payment, the mortgagor shall be required to pay the higher amount.
 - 3) If the mortgagor is financially capable, the delinquency should be cured on or before the maturity date of the mortgage. If the mortgagor's financial circumstances will not permit the delinquency to be cured before the maturity date, the delinquency may be paid over a period of time not to exceed 120 months (10 years) beyond the maturity date, if necessary.
 - 4) These procedures apply to both purchase money and assigned mortgages.

- 5) You may not deviate from these procedures without the approval of the Office of Insured Single Family Housing in Headquarters. Any requests for waiver or deviations must be fully justified on a case-by-case basis.

P. Monitoring the Forbearance Period. Accounts still on forbearance agreements in the third year of assignment must be monitored to assure that the minimum payment requirements are established. The final forbearance agreement with a reduced or suspended payment for the 36-month period must be set up to expire at the end of the 36th month of forbearance. In the REMARKS field of the MONT trailer you can indicate "36 month expires."

4-17. FORECLOSURE. When a field office determines that all servicing efforts authorized by HUD to help a delinquent mortgagor save their home have been exhausted and the mortgagor cannot or will not make monthly payments towards the mortgage obligation, field offices should initiate foreclosure action and enter appropriate data into the System.

- A. Initial Action. The field offices compute the amount required to bring the mortgage current and send the Notice of Intent to Foreclose to the mortgagor. When any foreclosure is initiated by the issuance of the Notice of Intent letter, code LNS1 with Condition Code 38 ("send no mail") when Pay Option 9 and Condition Code 21 are established. You determine the bring-current amount through the use of the Bring-Current Screen (//IQ,CURR,Account Number).
- B. Foreclosure Flag. At the time the Notice is sent to the mortgagor, field offices must file maintenance Loan Screen One (LNS1) to change the billing status. To suspend billing, change the pay option code from 4 to 9, and set condition code 21, Accept no payments. Instructions for file maintenance of codes on Loan Screen One (LNS1) are contained in Chapter 3. A list of the status and condition codes is in Appendix 2.
- C. Mortgagor Does not Respond to Notice. If the mortgagor does not respond to the Notice within the required 30-day period or does not meet one of the five conditions to terminate foreclosure, send the check list to the Single Family Servicing Division, Housing. Prepare a Form-698 Statement of Account, and send it to the Office of the General Counsel together with the title file for the commencement of foreclosure action. At this time the field office must enter Status Code 41 on LNS1.

- D. Section 235. If the foreclosure action involves a Section 235 account, the field office will suspend the subsidy. Follow the instructions in paragraph 4-31b of this Guide.
- 1) Supervisory Action. Supervisory staff must check to see that the C235 trailer has been properly file maintained in accordance with the this Guide before approving a foreclosure recommendation.
 - 2) Reinstatement. If an account is later reinstated, the trailer will have to be reactivated and intervening recertifications will have to be retroactively reconstructed (See paragraph 4-31).
 - 3) Inactive Accounts. For Section 235 cases in inactive status, you must suspend assistance. If you have any exceptions to this, contact your desk officer in the Secretary-held and Counseling Services Branch, Housing for instructions on how to handle the C235 trailer.
- E. Foreclosure Terminated. In all instances where a field office terminates the foreclosure action and resumes servicing, you file maintain Loan Screen One (LNS1) to reactivate the account. You change the pay option code from 9 to 4 and remove Status Code 41 and Condition Code 21 and 38 (if present). The mortgagor is then billed for the full payment due under the mortgage if reinstated or according to the terms of the new forbearance agreement. General instructions for file maintenance are contained in Chapter 3. The Status and Condition Codes are listed in Appendix 2.
- F. Foreclosure Completed - Title Acquired By HUD. Upon completion of the foreclosure action and title to the property is acquired by HUD, the Office of General Counsel (OGC) sends the Title file to OFA, Post Insurance Division (PID), and tells them the property has been acquired by the Department. OFA will enter status code 43 to indicate that the property is in the name of the Secretary. Under no circumstance should the field offices use this code.

G. Foreclosure Sales. To assure correct bidding at a foreclosure sale, HUD's foreclosing agent is instructed to secure updated figures if the original Form 698 is more than three months old. Similar instructions apply in cases of payments-in-full or full reinstatements. The Office of General Counsel (OGC) will request the information directly from your office. They will call you and ask that you provide the information on the attached format (Figure 3 at the end of this chapter). This format may be photocopied locally and sent to OGC so they can update the Statement of Account.

- 1) The updating must be mailed within three working days of OGC's request.
- 2) Interest earned on sums advanced after the date of the original Form 698 shall not be reported.
- 3) Preservation and protection expenses (P&P) shall be included. (Obtain this data directly from the Property Disposition Section).
4. As you prepare this information for OGC, keep the following in mind:
 - a. OGC and the foreclosure agent are going to rely on the figures you provide; therefore, you must be accurate in your reporting.
 - b. If a tax is due to be paid on or about the date of the request for updated figures, do not request payment of the tax. Rather, establish a loan monitoring trailer for a 90-day period and then check the account's status with OGC. If at that time the account has not, or is not about to be terminated through payoff, foreclosure or deed-in-lieu request that the taxes be paid, including any penalties. The purpose of this is to avoid making advances for taxes where it is known that the mortgage will be terminated and repayment is not likely.

-18. LATE CHARGES. The System gives HUD the ability to assess late charges when payments are not received by the 16th of the month. If the 16th is a Sunday, the payment must be received by the 17th. For example, if the payment due

September 1 is received after September 16, the System will apply the charge to the account and include it on the bill for the October payment. For accounts under forbearance, the late charge is based on the forbearance payment. Field offices have the authority to waive late charges when warranted.

- A. Amount of the Charge. The charge will amount to 2 percent of the total monthly payment if HUD insured the mortgage prior to January 1, 1977, or 4 percent if HUD insured the mortgage on or after that date. If a mortgage is insured under Section 235, the charge is figured on the mortgagor's part of the payment only.
- B. Waivers. You may waive the charge only under exceptional circumstances. Releasing a mortgagor from the charge is not a routine action that an office takes simply because the mortgagor requests it or misses a payment due to oversight or the failure to receive a monthly bill. If you waive the charge because you have a mortgagor send the payment to your office rather than the lock box, the payment must reach your office by the 16th of the month. If such a payment does not reach your office by the 16th, you must request the Service Center to apply a late charge to the account.
 - 1) Applied Charges. The field office may request the Service Center to remove a charge already assessed on an account. The exceptional circumstance provision in the above waiver paragraph applies to removals of the charge. You may also request removal of the charge when its imposition on the account is due to HUD failure or error. This includes a key-punch error by the lock box. If the mortgagor failed to put the account number on the check (or put on an incorrect account number) or mailed the check to the wrong address, then the mortgagor must be considered to have contributed to the delay and the late charge should not be removed. You must document the account file every time you take an action to waive or remove a charge and when you terminate a waiver.

Service Center staff have been instructed to ask why the adjustment is being requested. They are keeping a log on such requests. When submitting written requests to the Service Center to waive late charges, please provide justification for the required adjustments.

2) Use of Condition Code 36, "Do not apply late charges." The field office may waive the charge for renewable periods of up to twelve months. To waive the charge, enter Condition Code 36, "Do not apply late charges," to the account on Loan Screen One. When you wish to resume the possible assessment of the charge, remove the code prior to the 16th of the month in which you want the late charge provision to affect the account.

3) Monitoring Trailers. In addition to entering Condition Code 36, you must establish a trailer to monitor the expiration date of the waiver. Follow the instructions in Chapter 3 of the Users Guide with the following exceptions.

NOTE DATE - enter the first day of the final month for which the late charge is waived

LD TIME - enter 60 days

AMOUNT - enter 00.00

REMARKS - ENTER "Late Charge Waiver"

When you remove the waiver, change the STAT column from 1 to 8.

4) Forbearance Agreements with Suspended Payments. Enter Condition Code 36 on these accounts. You must remove the code when you change the suspended payment provision to another payment plan.

5) Special Payment Agreements (Multiple Payments). Enter Condition Code 36 only if none of the two or more monthly payments is due to the lock box on or before the 16th. On these accounts, the lock box will not assess a late charge if at least one of the multiple payments reaches the lock box by the 16th (see Users Guide paragraph 4-16).

4-19. OTHER CHARGES. HUD may assess fees and charges for the following; however, fees and applicable procedures have not yet been developed except for NSF checks.

- A. Not sufficient funds (NSF FEES). The amount of the fee to be assessed on individual accounts is \$10.00. OFA will perform the financial transaction to assess the fee to the mortgagor's account effective June 1, 1985.
- B. Simple assumption. (Reserved)
- C. Substitution of liability in connection with sale of the property. (Reserved)
- D. Processing credit approval of substitute mortgagor. (Reserved)
- E. Processing partial releases of mortgaged property. (Reserved)
- F. Recording fees on satisfaction of mortgage. (Reserved)

4-20. HAZARD INSURANCE

- A. Hazard Insurance Monitoring. Although HUD does not escrow for hazard insurance, the field office is responsible for monitoring accounts to assure that mortgagors purchase hazard insurance. The Loan Monitoring trailer is used to store information on the current hazard insurance policy, including its expiration date. Field offices may develop trailers which meet their needs. A sample of the information which you may enter on the Loan Monitoring trailer to monitor hazard insurance is as follows:

- 1) Expiration date of policy - enter in NOTE DATE
- 2) Premium amount - enter in AMOUNT
- 3) Type of insurance and name of carrier - enter in REMARKS

As with any other Monitoring trailer, enter your office code in the DEPT field. If you wish the report sorted for each servicer, enter a servicer code in the REASON field or enter FL for flood insurance, HA for hazard insurance, or HO for homeowner insurance. The lead time (LD TIME) should be the number of days in advance of expiration of the policy that you want to be notified (e.g., 30, 60, or 90 days).

- B. Hazard Insurance Losses - Partial Progress Payments. When mortgagors are financially unable to complete repairs of property damage without the insurance proceeds, the field office may arrange with OFA for partial payments out of the insurance proceeds. As partial payments are needed the field office will complete an SF-1034, Public Voucher for Services and request that a check be issued through the Post Insurance Division, OFA. The Schedule of Collections must show both the account number and the FHA case number. The field office must deposit the partial payment check locally using a separate Schedule of Collections indicating a fire loss.

Just prior to the time when hazard insurance becomes due for renewal, notify the mortgagor to inform the insurance company that the policy should be sent to YOUR office. Use the Monitoring Screen to receive a reminder on Report No. 246, Loan Monitoring Report, that hazard insurance will become due sixty day from the date of the report.

- 4-21. ANNUAL STATEMENTS. OFA is responsible for scheduling the production of annual statements in January of each year. The statement provides mortgagors with the account history for the year and the information needed for Federal income tax purposes. A sample of the year-end statement is in Appendix 20. Field offices will receive copies of the statements for inclusion in the account file. Call the Service Center regarding any problems reported by mortgagors.
- 4-22. FIELD OFFICE USE OF LOAN MONITORING. Field offices may establish monitoring trailers for special purposes not identified in this guide. The trailers can be established in accordance with the instructions in Chapter 3, substituting the data required by the field office. Each account is limited to a maximum of ten trailers.
- 23. RECEIVABLES. On a current account, a normal mortgage payment is composed of four receivables: principal, interest, escrow, and service charge. HUD also collects receivables on delinquent accounts for advances and interest on advances (See Appendix 23-2.).

- A. Creation of Receivables. On the last workday of the month, the System creates receivables for the next month for principal, interest, escrow, and service charges (Service charges are computed monthly on the outstanding principal balance.). On current accounts, the total payment will change slightly from month to month because of the service charge computation. The System will generate a late charge receivable for each month in which a payment is not received by the 16th of the month. The System will also create a receivable when a check is reversed.
- B. Creation of Advance Receivables. Advances are created whenever HUD advances funds. Interest on advances is calculated monthly based on the note rate. Advances and interest on advances appear on the advance (ADV) screen.
- C. Payment Application. Each receivable is assigned a field code for payment application. These codes are identified in the "Remarks" column on the History Screen (See Appendix 18.). Payments are applied to receivables in the following order when any of these items are due:
- 1) Interest due on other advances, until liquidated - Code 32
 - 2) Interest due on tax advances, until liquidated - Code 30
 - 3) Other advances, until liquidated - Code 29
 - 4) Tax advances, until liquidated - Code 27
 - 5) Service charge, until liquidated - Code 33
 - 6) Late Charge, until liquidated - Code 13
 - 7) NSF Fee, until liquidated - Code 12
 - 8) Escrow Requirements, until fulfilled - Code 02
 - 9) Mortgage Interest Due - Code 07
 - 10) Mortgage Principal Due - Code 01

- D. Liquidation of Receivables. Each item is liquidated fully before the next item is liquidated in whole or in part. The oldest unpaid receivable is satisfied first. A payment may satisfy more than one receivable. If the amount of the payment exceeds the amount of all outstanding receivables, the excess is applied to reduce the principal balance.

NOTE: For a brief period from December 1983 to March 14, 1984, advance receivables were created when payments were received early or in excess of the amount due. Call the Service Center regarding any problems relating to accounts affected during that period.

- E. Converted Accounts. At the time of conversion to the new System an account was set up for each mortgage listing a receivable for each monthly payment due and unpaid. For accounts more than three years delinquent at the time of conversion in January 1983, receivables were established for only three years. The total interest due for prior periods was included in the January 1980 receivable. When this was done, an entry was made using the Loan Monitoring screen to store the actual principal paid-to date. (See Appendix 15 for an example.). Any amounts held as unapplied funds as of December 31, 1982, were applied to the outstanding receivables as of January 2, 1983. This activity is reflected on the history (HSTY) screen for that date.
- F. New Accounts. The System creates receivables for all payments due and unpaid at the time an account is entered into the System. This occurs during the first overnight processing cycle after setup. The receivables are based on the principal and interest paid-to dates entered on transaction 257J (See Chapter 3.).
- G. Receivable Processing. Receivables are based on the terms of the mortgage. The creation of receivables is not affected by the status of an account or the existence of a forbearance agreement.
- H. Matured Loans. Receivables continue to be generated each month even through the maturity date has passed. This may cause the delinquent principal to be greater than the actual unpaid principal balance, depending on the delinquency of the individual account. Field offices should notify the Service Center when a loan

reaches maturity or when the delinquent principal amount is greater than the unpaid principal balance. Upon notification from the field office, the Service Center will file maintain the receivable screens to delete any principal amounts due in excess of the principal balance due at maturity. The receivable screen will be adjusted each month.

4-24. BILLING.

A. The System provides three billing options:

- 1) The Terms of the Mortgage. The System bills under the terms of the mortgage if pay code 4 is on LNS1 and no forbearance agreement is in effect.
- 2) The Terms of the Forbearance Agreement. If an active Forbearance trailer is in effect (condition code 83), the System bills based on the Forbearance trailer.
- 3) No Bill. When pay code 9 is used on LNS1, the System will not generate a bill.

B. Bill Format. The monthly bill consists of two-parts -- a receipt portion for the mortgagor to keep and a tear-off mail-back portion to identify payment. Included with the bill is a return envelope pre-addressed to the lock box, Appendix 1 is a sample bill.

C. Bill Screen. The Bill Screen contains all data fields that appear on the monthly bill mailed to mortgagors (See Appendix 1 for a sample bill screen.)

- 1) Command. The screen is used in the IQ mode only. You cannot file maintain this screen. To display the screen, enter the command:

//IQ,Bill,Account Number

- 2) Data Displayed. The System displays the latest bill generated for the account. This bill is available until the next bill is generated by the System. The annual percentage field is not the interest rate and isn't used by HUD. The late charge field shows that amount of late charge for that month only. Any previous late charges are included in the past due field amount. The CODE field in the section "Transactions Since Last Bill" contains the Code as indicated on the bill. These codes are explained on the reverse side of the actual bill (See Appendix 1).

- D. Billing Cycle. The System produces bills on the night of the tenth day prior to the end of the month. Bills for accounts not under forbearance include all amounts due and owing as of the time the bill is created (the total of everything on the receivable and advance screens). The amount of the next monthly payment is the total P & I and escrow payments from LNS2 and the service charge due based on the unpaid principal balance at the time the bill is created. Bills for accounts under forbearance include the "Total Amount Due" from the Forbearance trailer as of the date the bill is created and the next monthly forbearance amount due. The amount of the most recent bill is displayed on the bill screen.
- E. Mailing Address. Bills are mailed to the name and address on the NAME screen. The System offers the option of mailing to the mortgagor at the property address or to an alternate name or address or any combination of these. The initial instructions for mailing are entered at account setup and may be changed at any time by file maintenance; however, NEVER change the property address except to correct an error.
- F. Returned Bills. All undeliverable bills are returned to Headquarters. Headquarters forwards them to the field to make the corrections necessary to assure that bills are addressed properly. Generally, a returned bill requires either correction of the address on the NAME screen or coding of the account with Pay Code 9 on LNS1 to suspend billing if the property is vacant or billing is inappropriate.
- G. Common Billing Problems. The most common problems with bills and the solutions are:

<u>PROBLEM</u>	<u>SOLUTION</u>
1) <u>Missing payments</u>	Provide documentation to OFA to apply payments.
a. Prior to conversion	
b. During conversion	
November 1982 -	
March 1983	
c. Prior to setup	
on new accounts	
2) <u>Tax advances</u>	Explain shortages to mortgagor; analyze and adjust escrow.

- | | |
|--|---|
| 3) <u>No FORB or expired FORB the trailer; mortgagor billed for full delinquency.</u> | Enter a FORB trailer in system. |
| 4) <u>Misapplication of payments from prior period to FORB agreement giving unearned credits to mortgagors</u> | File maintain the FORB trailer to reflect the actual status of the agreement. |
| 5) <u>On GPMS, placement of funds in escrow with no credit to the FORB trailer.</u> | OFA is correcting this problem for future payments. FORB trailers must be file maintained to reflect the actual of the agreement. |
| 6) Payments applied to principal before the first of the month | Request OFA to apply the payment to the proper receivables. |
| 7) Subsidy payments not being applied. | Identify any months in which subsidy was not properly applied and request OFA to make the necessary adjustments. |

4-25. COLLECTION AND DEPOSIT OF PAYMENTS. Routine collection and accounting of payments is no longer done in the field. HUD has contracted with the lock box in Atlanta to serve as a depository for collections. Mortgagors who receive monthly bills also receive an envelope pre-addressed to the lock box. Field staff must stress the importance of mortgagors using these envelopes, returning stubs with payments, and writing the account number on remittances.

A. The Lock Box. The role of the lock box is solely to receive and deposit payments. All remittances, including partial payments, received by the lock box and made payable to HUD, an organizational entity of HUD, or the United States Treasury are processed for application to the account. The lock box deposits all payments and prepares a daily tape of payment transactions with the account number and payment amount. The lock box sends the tape to the System. The payment information is processed overnight. Each valid payment with a valid account number is applied to the account with a 310 payment transaction.

- B. Unapplicable Payments. Remittances received at the lock box which cannot be applied to accounts are deposited and a copy of the remittance is forwarded to OFA. OFA forwards a copy of the remittance to the field office if OFA cannot identify the remittor.
- C. Correspondence. Any material received with remittances, such as letters, forbearance agreements, or other documents is not processed by the lock box. Field offices must educate mortgagors to send only payments and payment stubs to the lock box. Also, FIELD OFFICES MUST NOT SEND ANY CORRESPONDENCE TO THE LOCK BOX WITH THE EXCEPTION OF FORM HUD-235 (See para. 4-29., Payments Received in the Field.).
- D. Exceptions. Only payments with valid account numbers are applied to the accounts. Any remittances deposited but not applied to accounts are reported to OFA as exceptions on a daily basis. The most common reasons for exceptions are:
- 1) Payment received from the mortgagor without a bill stub or account number on the check
 - 2) Payment received from the field office without an account number
 - 3) Invalid account number on the remittance
 - 4) A status or condition code has been set to reject payments
 - 5) Key punch error at the lock box
 - 6) Garbled or invalid principal paid-to dates
- OFA identifies the accounts to which exception remittances are applied. These payments are applied as quickly as possible by OFA staff using either a 310 or 204 transaction. Unidentifiable remittances are sent to the field for further research.
- E. Unacceptable Payments. If unacceptable payments are deposited (for example, payments on cases in foreclosure), OFA issues a refund.

- F. Returned Checks. The lock box processes a check twice before sending it to OFA who reverses the application of the payment. The reversal is done with a transaction 007 and shows as such on the history (HSTY) screen.

When a returned check transaction is processed, the payment transaction is reversed and a returned check fee will be applied to the reversed receivable at the same time. The returned-check count on the Amounts screen is increased by one. The \$10.00 fee is added to the total of uncollected returned-check fees on the Amounts screen.

- G. Excess Payments. Payments received against current accounts in excess of the regular monthly payment are applied to the unpaid principal balance. The System does not create future receivables for the application of excess payment amounts. If a mortgagor who is current makes such an excess payment and advises you he does not want the payment applied to principal only, call the Service Center and request a reapplication of the payment.

- H. Bulk Sales Payments. Instruct the mortgagor to mail monthly payments to the lock box in Atlanta, Georgia.

Payment Processing Center
P.O. Box 105652
Atlanta, GA 30348

Make certain that the pay option code on loan screen one is set with a 4. Tell the mortgagor to send the bill stub with the remittance and to write the System 9-digit account number, the FHA case number, and the bulk sale number on the remittance. If you have any reason for retaining the pay option code as 9, call the Service Center.

- 4-26. REVERSAL OF PAYMENTS MADE BEFORE CONVERSION. In some cases, OFA has reversed payment made before conversion. In these cases, an advance is created. If the payment amount matches a payment made after conversion, OFA will reverse the current payment using a transaction 007. When no exact payment can be found on the history screen, OFA uses a transaction 252.

4-27. CERTIFIED FUNDS REQUIREMENT. If a mortgagor has three NSF checks returned within eighteen months, the System sets condition code 82 and adds a message to the monthly bill. The message tells the mortgagor to make payment in certified funds. If the field office wants to eliminate the message, remove condition code 82. Instructions for removing condition codes are in Chapter 3.

4-28. DAILY COLLECTION REPORT (DCR). In addition to the payment information available in the individual account records, field offices will receive a Daily Collection Report. Information about the report is in Chapter 5. A copy is in Appendix 19.

4-29. PAYMENTS RECEIVED IN THE FIELD.

A. Form HUD-235. If your office receives a mortgage payment on a Secretary-held mortgage, you must complete a form HUD-235 and send it to the lock box in along with the money. Section 2 of Chapter in Handbook 1911.1 REV-3, Handling and Protecting Cash and Other Negotiable Instruments, contains instructions regarding the use of the form. Use regular first-class mail. DO NOT USE CERTIFIED OR REGISTERED MAIL.

B. Section 221(g)(4). If a field office receives a payment for a 221(g)(4) mortgage which has not been assigned to the Department, the field office is to contact the mortgagor and mortgagee to determine if the mortgage is in the process of being assigned and the FHA case number. If the mortgage is being assigned the FHA case number is to be put on the check, and the check is to be sent to the Lock Box.

C. Lock Box Address. The address is:

Payment Processing Center
P.O. Box 105652
Atlanta, Georgia 30348

D. Account Number. The Lock Box uses scanning equipment to locate the account number on the check. For this reason, write the number anyplace on the check EXCEPT in the lower right-hand corner. If the payment stub is available, it should be forwarded with the remittance. If you have any accounts which are not in the System, call the OFA Service Center immediately to determine how to handle the remittance. On new accounts, field offices are responsible for setting up the accounts before the mortgagor begins making payments.

4-30. OTHER COLLECTIONS. Field offices receive a variety of collections other than regular monthly mortgage payments. Instruction for the handling of special collections (payoff checks, tax refunds, etc.) are provided under the appropriate subject heading in this Guide. If you collect funds for some purposes not covered in this Guide, call the Service Center for guidance on how to handle it. Do not send Section 235 subsidy recapture funds to the lock box.

4-31. SECTION 235 MORTGAGES

- A. Recertifications. Field offices will complete Section 235 recertifications and enter the information directly into the System. Recertifications must conform to outstanding instructions in Handbook 4330.1. Enter the calculations into the System using the C235

Recertification Trailer.(235) Instructions for creating the trailer are in Chapter 3. Do not send the recertification to OFA.

- 1) Use of Service Charge to Calculate Subsidy. The calculations to establish the amount of subsidy to be paid on behalf of the mortgagor must include the service charge. This amount may be found on the AMTS, CURR, POFQ AND RECV screens. The service charge on these screens will change as the unpaid principal balance changes.
- 2) Changes in Service Charges. The service charge is reflected on the current and pending data trailers on the C235 screen. However, the service charge on the C235 Screen is for information only, and reflects the service charge used for the last recertification. It will not change as a result of the reduction of the unpaid principal balance. At recertification time, the System will retain the current service charge until the next recertification. At the time of recertification the System displays the service charge as the C235 screen using the following formula:

$$\begin{array}{rclcl} 30 \text{ DAYS} & \times & \text{SERVICE CHG OPT} & \times & \text{UNPAID} = \text{MONTHLY} \\ \text{in the month} & & \text{(from LNS2)} & & \text{PRINCIPAL} \quad \text{SERVICE} \\ & & 360 \text{ days} & & \text{CHARGE} \end{array}$$

- 3) Total Monthly Payment Includes Service Charge. The System includes the service charge amount in the total monthly payment (TTL MTHLY PAY) field on the CURR screen. The System uses the total monthly payment to calculate the mortgagor payment amount and enter it into the MORTGAGOR PAY field.

4) WARNING! Do not call up the C235 screen in the file maintenance (//FM) mode unless you intend to recertify the account. When you call up the screen in the file maintenance mode, the System will display the new and current service charge if the unpaid principal was reduced since the last recertification. If you call up the screen in the file maintenance mode you must do one of the following:

- a. Recertify the mortgagor by using the new current service charge displayed on C235 and file maintain the screen. (If you intend to recertify the mortgagor but wish to retain a copy of the C235 with the old data on it, IQ and print the screen before you attempt the recertification), or
- b. Use the //STOP and //CONV,ACCOUNT NUMBER commands so you can get rid of the screen.

5) ERROR MESSAGE: "MORTGAGOR PLUS ASSISTANCE PYMT NE AMT." When you attempt to file maintain C235 and this message appears at the bottom of the screen after you XMIT, one of the following condition exists.

- a. Calculation Error. You committed an error when you performed the subsidy calculation. Redo your calculation.
- b. Escrow Requirement. If Headquarters ran a final escrow analysis on the account, you must recalculate the subsidy if the analysis resulted in a change to the escrow requirement.
 - 1) For delinquent accounts, check the escrow installment change trailer on the bottom of the ESCR screen. If an amount appears in the REV AMT field, use that figure to recalculate subsidy.
 - 2) For current accounts, check the ESCR CONSTANTS/ESCROW-1 field on LNS2. If the escrow requirement changed due to the analysis, you must use the new requirement to recalculate the subsidy.

NOTE: You must use principal, interest, escrow, AND SERVICE CHARGE in the subsidy calculation.

- B. Suspension of Section 235 Assistance. When the computation of the assistance payments results in a suspension of subsidy billing, complete the trailer to show next-recertification date three years from the date of the suspension of assistance. Also, delete Status Code 27, FHA 235 Loan, form LNS1. Enter code 1 in STATUS and code 8 in COND 1 ON C235 trailer to suspend the application of subsidy. If a recertification is done within the next three years, the assistance payments can be reinstated by entering the new data into the trailer and reversing the above actions. You must also suspend subsidy when a foreclosure is recommended.
- C. Monthly Summary of Assistance Payments Due Under Section 235, Payment No. 471. If the account remains suspended for the full period, the System will include the account on report No. 471, the monthly report of recertifications due within 75 days of the date of the report. Field offices can use this report to identify cases which must be recertified and which may result in the suspension or termination of assistance payments.
- D. Termination of Assistance. When the assistance payments contract is terminated, any C235 trailer pending on the account must be deactivated. Enter code 8 in STATUS on C235 trailer. In addition, to prevent trailers from being established in the future, remove condition code 27 - FHA 235 Loan. Instructions for removing condition codes are in Chapter 3.
- E. 235 Subsidy Billings Accounting. OFA has responsibility for processing of 235 subsidy payments. The field office is responsible only for assuring that the payment calculations are completed in an accurate and timely manner and entered into the System. OFA, Post Insurance Division (PID), receives the subsidy report from the System on the 15th of each month. The subsidy is applied on the last work day of the month for the following month. For subsidy to be applied for the month due, you must complete the recertification trailer no later than the 15th of the current month to receive subsidy for the following month. Subsidy payments are applied to receivables in the same manner as other remittances on the account.
- F. Recapture of Section 235 Subsidy Payments. OFA is responsible for the accounting necessary to control recapture of 235 assistance. For accounts subject to recapture the field office enters status code 74 on Loan

Screen One. In the event of a sale or assumption of a property subject to recapture to a buyer who is ineligible for assistance, the field office must request from the Service Center the amount of assistance which has been paid from OFA to determine if any assistance must be recaptured. As part of the assumption processing, you must terminate the assistance payments contract. For detailed instructions regarding recapture of assistance payments, see Handbook 4330.1, Chapter 11. These instructions are being incorporated into the Single Family Secretary-Held Servicing Handbook.

G. Effects of Escrow Analysis on Section 235 Accounts

1. Formula 1 and Pending Data Trailer. If the escrow requirement changes as a result the escrow analysis, the System recalculates the Formula 1 amount by using the adjusted income in the ADJSTD INCOME field. The System then creates the PENDING DATA trailer and enters the Formula 1 payment amount on the pending trailer.
2. Effect of Final Escrow Analysis. When Headquarters run a final escrow analysis, the System automatically adjusts the C235 pending data trailer based on the results of the analysis. After a final analysis of your accounts is run you should check your C235 screen to determine whether the System made the appropriate changes. Report any problems to the Secretary-held and Counseling Services Branch.

- H. Termination and Suspension of Subsidy Codes. The System does not, at the time of an escrow analysis, check to determine if subsidy has been terminated or suspended by the presence of the appropriate code or codes in the STATUS and CONDI fields on C235. For this reason, you must examine your Section 235 accounts to determine if a Pending Data Trailer has been completed as a result of the escrow analysis. If the Pending Data trailer is present you must file maintain it by duplicating thereon the termination or suspension codes that appear on the Current Data Trailer.

- I. Pending Data Trailers. For accounts containing pending data trailers field Offices must do the following:
1. Determine the amount of subsidy adjustment on each affected account.
 - 2) Submit to OFA's Service Center a written notification indicating the affected account numbers and the amounts of the adjustments (+/-) to be made on the subsidy.
 - 3) File maintain the pending data trailer by performing the following activities:
 - a. manually calculate the correct Formula 1 amount and enter it on the trailer
 - b. manually calculate the mortgagor's payment amount and enter it on that field
 - 4) Enter the current annual income on the CURRENT DATA trailer.
 - 5) Notify your mortgagors of any change relating to their accounts.

4-32. ESCROW ANALYSIS. An automated escrow analysis will run annually for each field office in accordance with the schedule established by OFA. Each field office will receive two preliminary escrow analysis reports (668 and 669) from which to make a reconciliation of escrow data. Headquarters will provide these reports to each field office approximately 30 days prior to the scheduled automated escrow analysis date. These reports are used to verify and correct any escrow data before the actual analysis is performed.

The System will perform the automated escrow analysis as of the 1st day of the scheduled month. The bills for accounts not under forbearance will reflect any change in the new monthly payment amount. Accounts under forbearance will still reflect the forbearance amount. However, the monthly payment required under the terms of the mortgage changes according to the escrow analysis. The monthly receivables are adjusted to reflect the new payment.

4-33. ESCROW

- A. Shortages. At the time of disbursement, deficiencies in escrow are converted to advances. This advance represents the shortage for the current escrow disbursement. The field office should notify the mortgagor to remit the entire shortage amount as a lump sum payment.
- B. Lump Sum Payment. If a mortgagor elects to bring current the escrow account with a lump sum payment, deposit the payment locally. Send a copy of the Schedule of Collections to the Office of Finance and Accounting in accordance with instructions in Handbook 1911.1, Chapter 2. The schedule must indicate that the payment is to be applied to escrow. If your office does not deposit funds locally, notify the Service Center that a lump sum payment to be applied to escrow will be sent to the Lock Box. At that time, the Service Center will adjust the System's Receivable Screen to reflect the lump sum amount in the escrow requirement column. The payment received at the Lock Box then can be processed as a regular 310 transaction that will satisfy the lump sum amount first (as long as no other indebtedness with a higher priority exists; e.g., unsatisfied tax advances, service charge, etc.). NOTE: If an advance exists, the advance must be liquidated before a lump sum may be credited to escrow.
- C. Surpluses
 - 1) Current Accounts. In the event an escrow surplus exists on an account current under the note, the field office will notify the mortgagor and determine disposition as requested by the mortgagor. The field office must then contact the Service Center by memorandum with instruction as to the appropriate disposition of the escrow surplus.
 - 2) Delinquent Accounts. For delinquent accounts, the field office should notify the Service Center by memorandum to distribute the surplus to the existing delinquency.

4-34. CUSTOMER SERVICE. Field office staff have primary responsibility for all contacts with mortgagors on their accounts. The conversion has resulted in billing problems for many accounts and has also highlighted problems from prior periods which were not evident to mortgagors before. One of the most important responsibilities of the field office loan servicer is to analyze the account record to explain HUD's accounting practices to mortgagors and to identify the source of problems. Although some problems can be resolved by the field staff, you should call the Service Center about any problem relating to financial transactions.

4-35. ACCOUNT ANALYSIS. The most important tool to understand payment or billing problems is the Loan History screen. This screen shows all financial transactions performed on an account. Appendix 18 is a sample of the History Inquiry format with the definition of all the fields.

For accounts held by HUD prior to January 17, 1983, the loan account balances as of December 31, 1982, were entered into the system to establish the account record. These accounts all have account numbers with an 06 prefix. Cases entered into the system since conversion have an 07 prefix and show the loan balances at assignment or closing of a PMM.

The Loan History is created by the performance of financial transactions; it cannot be file maintained. If a transaction is made in error, it can only be corrected by entering another transaction to reverse it. A sample analysis of an account history is in Appendix 25.

4-36. DEACTIVATING ACCOUNTS WITH DAMAGED PROPERTIES. In addition to the activities set forth in the Secretary-held Mortgage Servicing Handbook 4335.2 REV., September 1986, the field office must perform the following System activities.

- A. Change Loan Screen One's Pay Option to 9 and set Condition codes 48 (Escrow Hold) and 83 (Forbearance Agreement in effect)
- B. Change Loan Screen Two's Tax Escrow Amount to 000.00 and property Type to 25
- C. Change or enter the Loan Forbearance Screen's status to D
- D. Enter a trailer on the Loan Monitoring Screen to reflect the mortgage term date under the Note Date; amount to 000.00; and, under Remarks write: INACTIVE, PAY NO TAX; deactivate previous trailers

- E. Change the Status of each item on the Escrow Requirements Screen to 4
- F. Insurance Proceeds. If there are insurance proceeds but they are insufficient to allow the mortgagor a reasonable prospect of restoring the property or the mortgage indicates an unwillingness to do so:
 - 1) Identify the proceeds by account number;
 - 2) Secure the mortgagor's endorsement (if necessary) and,
 - 3) Send the proceeds to the lock box.
- G. If it should become necessary to place the case back on an active status the field office will have to reverse its activities under paras. A thru E above.

4-37. TAX PROCESSING

A. Disbursement

- 1) Field Office. Taxes are disbursed per instructions included in Handbook 4335.2, Procedures for Servicing Secretary-Held Mortgages. Per these instructions, most field offices utilize a report in the Critical Path Processing System (CPPS). These field offices are required to manually annotate the CPPS report with: an appropriate System account number for each account listed; the appropriate System Payee No., Tax Type Code, and Tax Term (in-months); the entire property identification number; the actual payment penalty date; and the word "Notes" - to alert OFA, Insurance Accounting Division staff to forward the document to the SFN Branch (See Figure 1 at the end of the Chapter). Other offices, which do not utilize CPPS, are required to prepare a transmittal that includes:
 - a. the date on which the tax transmittal is forwarded to the Regional Accounting Director;
 - b. the SFMNS payee number for the taxing authority (i.e., a nine-digit number starting with 05);

- c. the address of the taxing authority;
- d. the signature and title of the authorized official forwarding the tax transmittal;
- e. the year for which taxes are being paid;
- f. the actual tax payment deadline date for the taxes being paid;
- g. the name of the field office;
- h. the number of tax bills included on the tax transmittal;
- i. the field office transmittal number assigned to the transmittal form. Field office transmittal numbers should be composed in the following manner:

Use a 9-character identifier where:

 - 1, 2, 3 - represent the first three letters of the field office name.
 - 4, 5 - represent the Fiscal Year.
 - 6 - is either "N" for Notes or "P" for Properties.
 - 7, 8, 9 - represent a 3-digit number numbered consecutively beginning anew each fiscal year.

(Example: The 2nd tax transmittal for Notes in Fiscal Year 1986 from the Charleston Office would be CHA-86-N-002.)
- j. the name of the taxing authority;
- k. the FHA case number;
- l. the SFMNS account number;
- m. the SFMNS tax type code (e.g., County = 11, City = 12);
- n. the tax term in months (e.g., 03, 06, or 12);
- o. the taxing authority's tax identification number for the property;

- p. the amount of tax;
- q. information relating to the amount and responsibility for penalty and interest to be paid;
- r. tax transmittal amount totals; and
- s. certifying officer's signature

(It is suggested that all offices use the attached draft form when manually preparing tax transmittals - see Figure 2 at the end of the Chapter).

It is essential that all of the information on the tax transmittal form be accurately provided in order to preserve the integrity of the escrow data entered into the SFMNS.

- 2) Regional Accounting Director (RAD). The tax disbursement document prepared by the field office is forwarded to the RAD who prepares a computer tape or hard-copy schedule of disbursement reflecting the information on the document. The tape or schedule of disbursement is forwarded to the Department of Treasury where checks are prepared and mailed to the appropriate tax authority or back to the field office, per local procedure. After the RAD receives confirmation of disbursement, the RAD assigns the document a schedule number (which includes an "N" to indicate that the disbursements are to be posted to Notes) and then forwards the tax disbursement document to OFA, Insurance Accounting Division, Control and Reconciliation Section.
- 3) OFA, Insurance Accounting Division. The Control and Reconciliation Section reconciles aggregate totals on the document to Department of Treasury records of monies disbursed. The document is then forwarded to the Post Insurance Division, Single Family Notes Branch.
- 4) OFA, Post Insurance Division. The Single Family Notes Branch has responsibility for posting individual accounts with the information the field office has transmitted on the document. This is accomplished in two steps. First, the line established by the field office on the Escrow Requirements Screen is updated to reflect information that identifies the tax paid. The second step, the actual disbursement transaction, Transaction 243A, posts the disbursement to the account and updates the history screen.

- B. Tax Refunds and Returned Tax Checks. Tax refund checks and checks returned to HUD by the taxing authority must be deposited locally by the field office. Requests for cancellation of tax disbursements must be made by the field office to the RAD. Information on the Schedule of Collections forwarded to OFA should include the mortgagor's account number, FHA case number, and the amount of funds related to each individual case, both base tax and penalty, if appropriate. This information is essential to prevent delay in processing the transaction. Send all Schedules of Collection and Deposit tickets to:

DHUD-Control and Reconciliation Section
P.O. Box 23299
Washington, DC 20026-3299

If a tax disbursement has not been posted within 90 days after being sent to RAD, or a cancellation has not been posted within 90 days after being sent to HUD in Washington, you may call the Service Center to have the item researched. You must have the schedule number assigned by RAD when you call. No action can be taken by OFA without the schedule number. Additional procedures concerning tax refunds and returned checks may be found in Chapter 2 of Handbook 4335.1, Procedures for Servicing Secretary-Held Home Mortgages.

C. Account Numbers on CPP Report R07CNCA

- 1) Critical Path Processing System. A minor modification has been made to the Critical Path Processing System to enhance the payment of taxes for Secretary-held single-family mortgages. The change relates to the use of the Legal Description data field on Form HUD-9515.22, Transaction 30 (ADD) 1025 Received - Tax Information, and Form HUD-9515.23, Transaction 30 (Change) 1025 Received - Tax Information. This will not affect processing, but if you do not enter the account number onto Form HUD-9515.22/23 you will have to enter the account number manually on the tax transmittal.
- 2) Legal Description Field. The Legal Description field has been set aside for entry of the Single Family Mortgage Notes System (SFMNS) nine-digit account number. Field offices should delete all current number in the first nine spaces of the field.

3) Reconciliation of Account and FHA Case Number. When you make the entry of the account number, reconcile the account number and FHA case number by using a copy of SFMNS Report No 602, Cross Reference Listing, to insure accuracy. The account number will appear in the extreme left-hand column of report R07CNCA, CPPS-SHM-TAX BILLS APPROVED FOR PAYMENT. The column is headed "SFMNS ACCOUNT #."

4) Acquired Properties. If HUD acquires the property represented by the account number, field office PD staff will delete the account number from the field because the number will have no further purpose in CPPS. PD staff may then use the field to re-enter the legal description.

D. Tax Escrow Requirements for PMMs. Some PMM accounts are delinquent due to errors made by Field Offices in establishing the tax escrow requirements at the closing of Purchase Money Mortgage PMMs). When the Form HUD-9596, Certification Page for Settlement Statement, is not correctly completed, proper credit for HUD's share of the tax escrow may not be given to the mortgagor. Since this can create insufficient funds in escrow, the account may become delinquent when taxes are disbursed. If you determine that a delinquency was caused by an error made at closing, please provide the following information to:

Chief, Single Family Property Section
Real Property Branch
Attention: Ms. Dorothy Baugham
451 7th Street, SW, Room 6251
Washington, DC 20410
FTS 755-8768

- 1) a brief explanation of the problem
- 2) FHA case number
- 3) SFMNS account number
- 4) mortgagor's name
- 5) amount to be credited to mortgagor's escrow account
- 6) a copy of the HUD-1, Settlement Statement

You explain to these mortgagors what happened and to offer a forbearance agreement for the payment of any residual delinquency caused by this problem.

E. Tax Bills. Notify your taxing authorities to send tax bills to your office not Headquarters.

Establish a schedule for obtaining bills and paying taxes which provides that: 60 days prior to the discount or tax payment deadline date, the field office will forward to the taxing authority a listing of all SHMs on which taxes are due with a request that the tax bills, containing the FHA case numbers, property addresses, and tax identification numbers for the related mortgages be provided to the field office no later than 30 days prior to the due date; each taxing authority will deliver tax bill(s) to the field office no later than 30 days prior to the due date; the tax clerk will process the tax bills and forward a tax transmittal to the Regional Accounting Director no later than 21 days prior to the tax payment deadline date. The Regional Accounting Director will process the tax transmittal and forward a Treasury check tape and schedule of payments (SF-1166) to Treasury, and two copies of the SF-1166 with one copy of the supporting documentation directly to OFA, Insurance Accounting Division.

Sample Schedule

November 1, 1986	- Field office requests tax bill;
December 2, 1986	- Field office receives tax bill;
December 10, 1986	- Field office forwards tax transmittal to RAD;
*	- RAD forwards tape to Treasury and two copies of the SF-1166 with one copy of the supporting documentation to OFA, Insurance Accounting Division;
*	- Insurance Accounting Division forwards one copy of SF-1166 and the supporting documentation to OFA, Post Insurance Division;
*	- Treasury forwards checks to taxing authority or field office and confirmation of disbursement to Regional Accounting Director; Post Insurance Division reviews and reconciles the tax transmittal and completes posting of tax disbursements to SFMNS accounts;
December 31, 1986	- Tax payment deadline date; field office completes review of preliminary escrow analysis report;
*	- Annual automated escrow analysis date.

Mortgagors' bills for February will reflect any change in payment, if applicable, and the Loan Receivable Screen will reflect the change in escrow requirement.

*Deadlines will be established for these activities upon implementation of forthcoming revised procedures for the posting of tax disbursements.

4-38. CODING REPROCESSED FERRELL ACCOUNTS ENTERED INTO SFMNS

- A. Affected Accounts. Your office must identify and code in the Single Family Mortgage Notes System (SFMNS) all Ferrell accounts accepted for assignment or Purchase Money Mortgage (PMM) under the provisions of Ferrell Memorandum No. 5 dated September 20, 1985. This includes all such accounts you may already have entered into the System. Special coding of these cases is needed for reporting and servicing purposes. These special Ferrell Accounts are:
- 1) "Directed" assignments (page 6 of FM No. 5)
 - 2) Cases accepted for either assignment or a PMM after you complete your reprocessing (page 11 of FM No. 5)
 - 3) Mortgages already accepted for assignment or eligible for a PMM as the result of the April 1984 reprocessing (page 14 of FM No. 5)
- B. Coding. To identify each account, enter a 20 or a 40 in the PROP CLASS field on Loan Screen Two at the time you set up the account. Select the proper code as follows:
- 1) For accounts with a first mortgage only, enter a 40
 - 2) For accounts with a first and second mortgage, enter a 20
 - 3) Always, remove the Code 2 and replace it with a Code 5 in the LOAN CLASS field on Loan Screen one.
- C. Tracking Accounts. You must track the "directed" assignment Ferrell cases (See Ferrell Memorandum No. 5, page 7) so if the case is reprocessed but found to be ineligible, you can take the required steps set forth on page 7. To assist you in tracking "directed" cases only, you must also complete a trailer on the Loan Monitoring Screen (MONT). Entries on the trailer must follow these guidelines.

REASON - Enter the initials of the servicer responsible for processing the assignment request

NOTE DATE - Enter a date that is 90 days after the date on which you received the mortgage's request for assignment.

LD TIME - Enter 060 for a sixty-day advance warning on the monthly Monitoring Report that the reprocessing should be completed within 60 days. When you receive the monitoring report with the 60-day lead time reminder, determine if the processing of the application has been completed. If the processing has not been completed, file maintain the MONT screen by changing the 060 in the LD TIME field to 030. This will provide you with another Monitoring Report reminder regarding the application processing.

AMOUNT - No entry.

REMARKS - Enter Ferrell Reprocessing.

If the monitoring screen is filled with the maximum of ten trailers, you must delete one of the existing trailers to make room for the Ferrell trailer. You do this by typing the Ferrell information over an existing trailer.

PREPARED BY: _____

NAME OF TAX AUTHORITY: _____
MAKE CHECK PAYABLE TO: _____
ADDRESS: _____

TAX YEAR BEING PAID: _____
TAX PAYMENT DEADLINE DATE: _____
SFMS PAYEE NUMBER: 05- _____

DATE: _____

The following are approved for RAD Search:

[illegible]

MANUAL TRANSMITTAL FORM INSTRUCTIONS

From: Enter name and title of Certifying Officer, and name of Field Office (FO).

Prepared By: Enter name of individual preparing form.

Name of Tax Authority: Enter name of Tax Authority (TA) as recorded in the Single Family Mortgage Notes System (SFMNS) Complete Escrow Payee List (Report #460).

Make check payable to: Enter name of TA or name and title of State/local official to whom Treasury should make the check payable.

Address: Enter mailing address of TA or State/local official to whom the check is to be sent.

Tax year being paid: Enter the year for which taxes are being paid.

Tax Payment Deadline Date: Enter the tax payment deadline date established by your office for the specific payee.

SFMNS Payee Number: Enter the SFMNS payee number as recorded in the SFMNS Complete Escrow Payee List (i.e., a 9 digit number beginning with 05).

Date: Enter the date on which the document is signed by the Certifying Officer. The document must be forwarded to the Regional Accounting Director (RAD) on the date signed.

The following _____ SF Note(N)/Property(P)...: Enter the total number of tax bills approved for payment included on the form.

FO Transmittal No: Enter the FO transmittal number assigned to the transmittal form. FO transmittal numbers should be composed in the following manner:

Use a 9-character identifier where:

- 1, 2, 3 - represent the first three letters of the FO name.
- 4, 5 - represent the Fiscal Year.
- 6 - is either "N" for Notes or "P" for Properties.
- 7, 8, 9 - represent a 3-digit number numbered consecutively beginning anew each fiscal year.

(Example: The 1st tax transmittal for Notes in Fiscal Year 1987 from the Boston Office would be BOS-87-N-001.)

- FHA Case Number: Enter FHA case number
- SFMNS Account Number: Enter SFMNS account number
- SFMNS Tax Type: Enter two digit code for the type of tax being paid as specified in the SFMNS User's Guide (e.g., County Tax = 11; City Tax = 12, etc.).
- Tax Term (Mo.): Enter term, in number of months, for which tax is being paid (e.g., 03, 06, or 12).
- Tax Identification Number: Enter the identification number issued by the TA to identify the property for which taxes are being paid. This number must be recorded exactly as established by the TA to include decimal points, hyphens, blank spaces, letters, etc.
- Tax Without Penalty: Enter the amount of tax to be paid excluding any penalties or interest owed.
- ERS Seq. No: Escrow Requirements Screen Sequence Number. Field offices to not make any entries in this column. This number is to be entered at the time tax disbursements are posted to SFMNS accounts by OFA.
- Penalty Assessment: Enter the amount of penalty or interest owed in the column identifying the entity responsible for the additional assessment (i.e., Field Office, Regional Accounting Director, Headquarters, Mortgagee, or Mortgagor).
- Tax with Penalty: Enter the amount of tax to be paid including any penalty or interest owed.
- Penalty Explanation/Other Remarks: Enter remarks as appropriate.
- Totals: Enter totals for amounts entered in applicable columns. If the transmittals is comprised of more than one page, enter totals for entire transmittal only on the first page.
- Signature of Certifying Officer: Certifying Officer must review and sign document prior to forwarding to RAD.

MEMORANDUM FOR: Stuart Malton, Chief Attorney, Servicing and Foreclosure
Section, Home Mortgage Division, G&H

FROM:

SUBJECT: Amendment to HUD Form 698 dated _____
for FHA Case No. _____
Account No. _____

Since _____ (date of the existing HUD Form 698):

A. (Check appropriate box)

☐ We have made the following disbursements:

(a) Date of Disbursement	(b) Amount of Disbursement	(c) Amount in Escrow as of Date of Disbursement	(d) Resultant Amount of Advance (b-c)	(e) Type of Disbursement (Tax or P&P)
1. _____	_____	_____	_____	_____
2. _____	_____	_____	_____	_____
3. _____	_____	_____	_____	_____
4. _____	_____	_____	_____	_____
Total _____				

The total amount of advances should be added to the amount shown as being owed on the original HUD Form 698.

☐ No payments have been made by us.

Taxes are next scheduled to be paid on _____.

B. The following mortgage payments have been received and accepted:

<u>Date of Receipt</u>	<u>Amount of Receipt</u>
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____

CHAPTER 5 - REPORTS

- 5-1. INTRODUCTION. The System provides reports to support the servicing of the single family notes portfolio. Most reports are scheduled by the System based on a specific frequency and will be produced and mailed to the field offices based on the scheduled frequency.
- 5-2. REPORTS AND FREQUENCY. The following brief narratives describe the reports provided to the field offices. A sample of each report and a detailed description is in Appendix 19.

A.	<u>Report No.</u>	<u>Title</u>	<u>Frequency</u>	<u>Appendix</u>
	246	LOAN MONITORING REPORT	Monthly	19-1

Purpose: Provides notification for those accounts with an established Loan Monitoring Trailer (MONT). Allows field offices to monitor the expiration of forbearance agreements, 235 recertification and recapture or for any other reasons for which the office may require advance notice of an expiration date on an account. Also useful as a reminder of an escrow adjustment or to alert OFA regarding any unrecorded tax disbursement relating to a payoff. The report can be sorted by servicer when a service code is used in the REASON field on the MONT trailer. (Refer to Data Entry, Chapter 3 for MONT instructions.)

B.	<u>Report No.</u>	<u>Title</u>	<u>Frequency</u>	<u>Appendix</u>
	260	NEW ESCROW PAYEE ACCOUNTS THIS MONTH	Monthly	19-2

Purpose: Provides a list of all payee accounts with an opening date within the current month and supplements Report 460, Complete Escrow Payee List.

C.	<u>Report No.</u>	<u>Title</u>	<u>Frequency</u>	<u>Appendix</u>
	452	MONTHLY INVENTORY AND DELINQUENCY	Monthly	19-4

Purpose: Provides a monthly status of field office inventory and delinquency status to be used in conjunction with monitoring monthly goals.
(Replaces the manually processed HUD-92203)

The manner in which the System generates Report NO. 452 causes an understatement of collections when transaction code 006, Loan Transaction Correction, is used to reverse transactions other than collections. For example, if OFA uses an 006 transaction to reverse a transaction 243, Disburse Scheduled Escrow Funds, in the amount of \$250.00, the System subtracts the \$250 from the amount collected during the period covered by the 452 report. This means that the figure in the TOTAL AMOUNT COLLECTED field and the TOTAL AMOUNT COLLECTED FY TO DATE is short \$250.

Your office may correct the report manually by using the following procedure.

Step 1. Review each day's Daily Collection Report (DCR), No. F60XDCA, to determine if it contains accounts with an 006 code.

Step 2. For any accounts you find under Step 1, inquire on the History (HSTY) Screen.

- a. Using the "Collection Date" on the DCR, identify the 006 transaction in question (You will find the transaction in the TXN column on HSTY.).
- b. Identify the transaction voided by the 006 entry. You do this by reading the entry under the REMARKS field (A typical entry reads "VOID XN OXX ON JAN25,85."). You then locate the voided transaction by number in the TSN column on the screen.
- c. Determine if the transaction is one of the following:
 1. 204 - Receipt of Miscellaneous Loan Funds
 2. 280 - Loan Payoff
 3. 287 - Loan Payoff, Teller Override

4. 310 - Automatic Loan Payment

For reversals of the above transactions by an 006 correction, you must NOT make any adjustment to Report No. 452. If an 006 correction relates to any other transaction listed in appendix 13 to the Users Guide, you may make an adjustment to Report No. 452 in accordance with Step 3.

Step 3. If an 006 transaction voids a transaction other than a 204, 280, 287, or 310, you may add the amount of the transaction to the TOTAL AMOUNT COLLECTED field on report No. 452 for the month in question. You will also add the amount to the TOTAL AMOUNT COLLECTED FY TO DATE field for the month in question and all subsequent months.

Example: Your office collected \$12,000 during January 1985. Let us suppose that the office identified \$500 in 006 transactions that qualify under the above guide to be added to the \$12,000 to make it \$12,500. You would also add the \$500 to the TOTAL AMOUNT COLLECTED FY TO DATE for the month in question. In addition, your office would also add the \$500 to that field's figure for all subsequent months for reports covering the fiscal year.

Please be sure to keep a record of these manual adjustments so they can be reported and justified for goal reporting purposes. It is suggested that copies of the effected F60XDCA report pages be kept. We also suggest that wherever possible you review all previous Daily Collection Reports for the fiscal year and make whatever adjustments they may indicate for the 452 report.

D.	<u>Report No.</u>	<u>Title</u>	<u>Frequency</u>	<u>Appendix</u>
	460	COMPLETE ESCROW PAYEE LIST	On Request	19-5

Purpose: Provides a complete listing of all escrow payees with the payee numbers that are used in completing the Escrow Requirement screen during new account setup.

<u>E.</u>	<u>Report No.</u>	<u>Title</u>	<u>Frequency</u>	<u>Appendix</u>
	471	MONTHLY SUMMARY OF ASSISTANCE PAYMENTS DUE UNDER SECTION 235	Monthly	19-6

Purpose: Summarizes subsidy payments due and contains codes reflecting any changes regarding billing status.

<u>F.</u>	<u>Report No.</u>	<u>Title</u>	<u>Frequency</u>	<u>Appendix</u>
	492	ESCROW BALANCE GREATER THAN PRINCIPAL BALANCE	Upon Request	19-7

Purpose: Provides a listing of accounts with an escrow balance greater than the current principal balance. Used to alert field offices of those accounts with adequate escrow balances to pay the account in full or to notify the mortgagor to make arrangements to pay off the loan.

<u>G.</u>	<u>Report No.</u>	<u>Title</u>	<u>Frequency</u>	<u>Appendix</u>
	507	DELINQUENT STATUS REPORT	Monthly	19-8

Purpose: Provides information concerning payments due, delinquent history, account name and address, and other data which field offices can use for processing delinquencies.

<u>H.</u>	<u>Report No.</u>	<u>Title</u>	<u>Frequency</u>	<u>Appendix</u>
	602	CROSS REFERENCE LISTING	Monthly	19-9

Purpose: Cross reference by mortgagor's names to the account number and case number.

<u>I.</u>	<u>Report No.</u>	<u>Title</u>	<u>Frequency</u>	<u>Appendix</u>
	607	CROSS REFERENCE LISTING	Monthly	19-11

Purpose: Cross reference by FHA case number, to the account number and name.

J.	<u>Report No.</u>	<u>Title</u>	<u>Frequency</u>	<u>Appendix</u>
	623	CROSS REFERENCE Listing	Monthly	19-11

Purpose: Cross references by System account number to name and case number. Most useful when referencing other reports and access to System is interrupted.

K.	<u>Report No.</u>	<u>Title</u>	<u>Frequency</u>	<u>Appendix</u>
	F60XDCA	DAILY COLLECTION REPORT	DAILY	19-12

Purpose: Provides a record of payments made by the mortgagors and credited to their accounts.

L.	<u>Report No.</u>	<u>Title</u>	<u>Frequency</u>	<u>Appendix</u>
	668	ESCROW ANALYSIS PRELIMINARY RUN	Annual	19-13

Purpose: Allows field offices to audit the analysis for errors and to make corrections prior to the final run of the escrow analysis.

M.	<u>Report No.</u>	<u>Title</u>	<u>Frequency</u>	<u>Appendix</u>
	669	ESCROW ANALYSIS EXCEPTION RUN	Annual	19-14

Purpose: Provides a list of exception items from the Preliminary Escrow Analysis run to be examined and corrected prior to the final run of the Escrow Analysis Statements.

5-3. DELINQUENCY CALCULATIONS. The System uses two methods to calculate delinquencies for the following reports:

No. 452, Monthly Inventory and Delinquency Report

No. 507, Delinquent Report

One method applies to Report No. 452; the other method applies to Report 507. The method for Report No. 452 is set forth in Appendix 28. The method for the 507 report is set forth in Appendix 29. Please note that for Report No. 452 the System uses dates, but for the other reports the System uses payment information; however, the results of the two methods are the same.

- 5-4. GENERALIZED REPORTS. The System provides the capability to design special reports. Because the number of reports generated each day is limited, Headquarters will control requests for Generalized Reporting. Contact the Service Center regarding request for reports. The request must specify the need for and type of information necessary.

APPENDICES

1-30

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
451 7TH STREET S.W.
WASHINGTON, D.C. 20410 PHONE

ACCOUNT NUMBER

ANNUAL PERCENTAGE RATE 4.0743

TRANSACTION SINCE LAST BILL

DATE	TRANSACTION AMOUNT	CODE	DATE CHARGE	ESCROW	INTEREST	PRINCIPAL
08/05/86	40743	1		3239	24210	1694
08/27/86				17676		374100

* SEE REVERSE SIDE FOR EXPLANATION OF CODE

DUE DATE 09/01/86

REGULAR PAYMENT PAST DUE 40743
TOTAL DUE BY 09/01 40743
LATE CHARGE 09/16 1680
TOTAL DUE IF PAYMENT RECEIVED AFTER 42373

FORBEARANCE AGREEMENT IN EFFECT

YEAR TO DATE	
INTEREST	195047
TAXES	72894

TRANSACTIONS AFTER BILLING DATE WILL APPEAR ON NEXT MONTHS STATEMENT

PROPERTY ADDRESS

KEEP THIS FOR YOUR RECORDS

- 1 REGULAR PAYMENT
- 2 ESCROW PAYMENT
- 3 INTEREST PAYMENT
- 4 NEW LOAN DISBURSEMENT
- 5 REAL ESTATE TAX
- 6 ADDED ASSESSMENT OR INTERIM TAX BILL
- 7 WATER AND OR SEWER
- 8 FIRE INSURANCE
- 9 DISABILITY INSURANCE
- 10 LIFE INSURANCE

- 11 FHA INSURANCE
- 12 MORTGAGE GUARANTEE INSURANCE
- 13 MISCELLANEOUS
- 14 ESCROW ADJUSTMENT -- ADDITION
- 15 INTEREST ADJUSTMENT -- ADDITION
- 16 PRINCIPAL ADJUSTMENT -- ADDITION
- 17 ESCROW ADJUSTMENT -- SUBTRACTION
- 18 INTEREST ADJUSTMENT -- SUBTRACTION
- 19 PRINCIPAL ADJUSTMENT -- SUBTRACTION
- 20 PRINCIPAL DISBURSEMENT

- 21 PRINCIPAL PAYMENT
- 22 LATE CHARGE ASSESSMENT
- 23 ESCROW DEFICIENCY
- 24 ADJUSTMENT BY ESCROW ANALYSIS
- 25 ESCROW SHORTAGE PAYMENT
- 26 INCREASED INTEREST
- 27 MONTHLY INTEREST
- 28 ESCROW DISBURSEMENT REVERSAL
- 29 REGULAR PAYMENT REVERSAL
- 30 REGULAR PAYMENT WAIVE LATE CHARGE REVERSAL
- 31 PAYOFF TRANSACTION

EXPLANATION OF CODES

Condition Codes

Codes denoting certain characteristics of the account:

- 11 F/M complete
- 12 Disbursements scheduled
- 13 Commitment established
- 15 1st commitment disbursed
- 16 All commitments disbursed
- 17 Presented on board of director's report
(A report which expresses HUD's cash position)
- 18 Need Tax ID
- 21 Accept no payments
- 27 Escrow adjustment pending
- 28 Escrow installment change pending
- 33 Delinquent follow-up in progress
- 34 Taxes are delinquent
- 35 Non-escrow Loan (no escrow processing, no analysis)
- 36 Do not apply late charges
- 37 Loan classified as **slow** (3 mos. delinq. under mortgage)
- 38 Send no Mail
- 42 Escrow F/M required
- 43 Loan Payment Coupons Required
- 48 Escrow hold
- 52 Use prepayment penalty percent
- 53 Monthly billed loan
- 55 Late charge amount due and owing
- 57 Escrow taxes only
- 62 Loans condemned
- 68 Payoff pending
- 71 310 Transaction applies to this account
- 72 Receivables of same type satisfied first
- 73 All overage amounts apply to principal
- 78 Satisfy advances first
- 81 310 Transaction to only accept total amount due
(must be exact amount due)
- 82 NSF "Certified Funds Only"
- 83 Forbearance agreement in effect

Status Codes

Codes denoting certain characteristics of the account:

- 11 Open commitment
- 12 Commitment canceled
- 27 FHA 235 Loan
- 31 Loan assumed
- 41 Loan posted for foreclosure
- 42 In judgment and subject to redemption (Redemption begins after foreclosure sale - title policy not issued until redemption period expired)
- 43 Title owned by HUD (deed-in-lieu, foreclosure)
- 44 Partial assessment
- 45 Inspection on delinquency
- 46 Bankruptcy
- 56 Loan paid off
- 58 Returned check pending
- 65 N/A Maintenance Applied (Name/address Maintenance Applied)
- 67 Loan is FHA 245
- 74 Second lien on this loan

GENERAL LEDGER (GL) CODES

Section of the Act	Assignment	PM	MF "spinoff"
002.....	00		
008.....	01		
103.....	41	02	
201.....	42	03	
202.....	43		
203.....	44	04*	
207.....			20
211.....	45	05	
214.....			21
215.....			22
216.....	46	06	23
220.....	47	07	
221.....	48	08	24
222.....	49	09	
223.....	50	10	
233.....		29	
234.....	51	30	
235.....	52	31	
237.....	53	32	
244.....	54	33	
250.....	55	34	
255.....	56	35	
256.....	57	36	
261.....	58	37	
265.....	59	38	
266.....	60	39	
270.....	61	40	
271.....	62	41	
281.....	63	42	
283.....	64	43	
284.....	65	44	
285.....	66	45	
286.....	67	46	
296.....	68	47	
301.....	69	48	
303.....	70	49	
316.....	71	50	
321.....	72	51	
322.....	73	52	
323.....	74	53	
334.....	75	54	
335.....	76	55	
337.....	77	56	
355.....	78	57	
356.....	79	58	
365.....	80	59	

Section of the Act	Assignment	PM	MF "spinoff"
366.....	38		
503.....	71	34	
521.....	72		
552.....	97		
555.....	78	98	
556.....	89		
561.....	87		
566.....	90		
570.....	73	91	
584.....	77	96	
586.....	84		
596.....	85		
604.....		17	
608.....			75
809.....	74	18	
903.....	75	19	

If the section of the act is not shown above, use 99.

*Also used for bulk sale

FIELD OFFICE IDENTIFIERS

APPENDIX 4

Page 1

Originating Office/
Servicing Office/
Zone

REGION I

Boston AO	003
Hartford	002
Manchester.	004
Providence SO	005
Bangor VES.	076
Burlington VES.	077

REGION II

Buffalo	008
Caribbean AO.	011
Newark AO	006
New York AO	010
Albany SO	009
Camden SO	007

REGION III

Baltimore AO.	012
Philadelphia AO	013
Pittsburgh AO	014
Richmond AO	016
Washington, DC AO	075
Charleston SO	015
Wilmington VES.	078

REGION IV

Atlanta AO.	021
Birmingham AO	017
Columbia AO	025
Greensboro AO	024
Jackson AO.	023
Jacksonville AO	018
Knoxville AO.	026
Louisville AO	022
Coral Gables SO	019
Memphis SO.	028
Nashville SO.	027
Orlando SO.	079
Tampa SO.	020

REGION V

Chicago AO.	029
Columbus AO	035
Detroit AO.	031
Indianapolis AO	030
Milwaukee AO.	038
Minneapolis/.	034
St. Paul AO	
Cincinnati SO	036
Cleveland SO.	037
Flint SO.	032
Grand Rapids SO	033
Springfield VES	080

REGION VI

Dallas AO	044
Little Rock AO.	039
New Orleans AO.	040
Oklahoma City AO.	042
San Antonio AO.	049
Albuquerque SO.	045
Fort Worth SO	046
Houston SO.	047
Lubbock SO.	048
Shreveport SO	041
Tulsa SO.	043

REGION VII

Kansas City AO.	050
Omaha AO.	052
St. Louis AO.	051
Des Moines SO	053
Topeka VES.	050

REGION VIII

Denver RO/AO.	054
Helena SO	055
Salt Lake City SO	058
Casper VES.	059
Fargo VES	056
Sioux Falls VES	057

REGION IX

Honolulu AO	069
Los Angeles AO.	060
San Francisco AO.	065
Fresno SO	066
Las Vegas SO.	068
Phoenix SO.	061
Reno SO	082
Sacramento.	067
San Diego SO.	063
Santa Ana SO.	064
Tucson SO	062

REGION X

Anchorage AO.	070
Portland AO	071
Seattle AO.	073
Boise SO.	072
Spokane SO.	074

TYPE OF TAX OR ASSESSMENT TABLE

<u>CODE</u>	<u>TYPE OF TAX</u>
10	= State Tax
11	= County Tax
12	= City/Town Tax
13	= School Tax
14	= Levy Tax
15	= Other Tax (Combination Tax--e.g., County/City; City/School, etc.)
16	= Village Tax
17	= General Tax
18	= Borough Tax
19	= Township Tax
71	= Water Charges
72	= Sewer Charges
73	= Water/Sewer Charges
74	= Metered Water
75	= Metered Sewer
76	= Metered Water/Sewer
77	= Ground Rent
78	= Fire Service
80	= Special Assessment
90	= Other (Cushion)

Tax type codes previously provided were for conversion only.
All new accounts established in the system must utilize the
above referenced codes.

COMMAND INDEX

Amounts Screen	//IQ,AMTS,account number
Conversation Termination	//CONV,account number
Customer Information Inquiry	//IQ,CIFQ,(First initial or first name and last name)
Date Screen	//IQ,DATE,account number
Escrow Requirement Trailer	//IQ,ESCR,account number //FM,ESCR,account number
History Screen	//IQ,HSTY,account number
Loan Monitoring Screen	//IQ,MONT,account number //FM,MONT,account number
Loan Screen #1	//IQ,LNS1,account number //FM,LNS1,account number
Loan Screen #2	//IQ,LNS2,account number //FM,LNS2,account number
Loan Screen #3	//IQ,LNS3,account number //FM,LNS3,account number
Mortgage Loan set-up	//LOAN
Name and Address Screen	//IQ,NAME,account number //FM,NAME,account number
Payee Master Record	//IQ,PAYE,payee number //FM,PAYE,payee number
Payee Set-Up	//LNPA
Payoff Screen	//IQ,POFQ,account number, date
Bring Current	//IQ,CURR,account number
Bill	//IQ,BILL,account number

Receivable Screen	//IQ,RECV,account number
Stop Inquiry of File Maintenance with Screen	//STOP
Training Mode Start	//TRNG,START
Training Mode Stop	//TRNG,STOP
235 Trailers	//IQ,C235,account number //FM,C235,account number

TELLER COMMANDS

Close Teller	027A,teller number
New Teller Record	//TEL R
Open Teller	028A,teller number
Teller Record	//IQ,TEL R,teller number
Tellers Open	//IQ,ACTV

R E S E R V E D

TELLER RECORD SCREEN (TELR)

1	.....	TELLER RECORD	DATE	.....
2			TELLER OPEN ON:	.....
3	SHORT NAME	..... *	LAST DATE OPENED	.....
4	FIXED FUND BALANCE	.....	
5	OPERATING BANK	... *		
6	DEPOSIT BANK	... *		
7	DO YOU WISH TO DEACTIVATE THIS TELLER	. *	CHECKS REMAINING	...
8	NEXT CHECK	.....	
9				
10		TELLER DRAWER CONTROL		
11	BEGINNING FUNDS IN DRAWER	.....	OTHER RECEIPTS	.....
12	CASH	.....	G/L CAS DISBURSEMENTS	.....
13	CHECK	.....	TELLER REIMBURSEMENTS	.....
14	SAVINGS CASH DEPOSITS	.....	TELLER OVER/SHORT ADJUST	.....
15	SAVINGS CHECK DEPOSITS	.....	TOTAL FUNDS IN DRAWER	.....
16	SAVINGS CASH WITHDRAWALS	.....	CASH	.....
	MAN RECEIPTS	.....	CHECK	.....
	WALS	.....	
	RESERVE	.....	CHECKS CASHED	.....
	DOA RESRV	.....	OTHER CASH ACTIVITY	.....

elds

TELLER RECORD OPEN SCREEN

028A,003000116

STATION 0111 TELLER A-...,B-...

PSWD

T E69-TELLER RECORD IS OPEN

When the screen displays the message "TELLER RECORD IS OPEN" as it appears above, one of the following situation exists.

1. The teller is already open on the terminal that displays the message. You may proceed to enter financial transactions.
2. The teller is already open on another terminal. You may use the terminal where the teller is open, or you may close the teller on the terminal and open it on the one where you are working.
3. The teller was left open overnight and a remote close is required.

*

NOTE: A teller may be closed only on the terminal where it was opened. A remote close may be performed on any terminal in the system.

TELLER RECORD CLOSED SCREEN

028A.003000117

STATION 0051 TELLER A-116.8-...

PSWD

T ED7-TELLER RECORD CLOSED

If you try to open your teller and the message "TELLER RECORD CLOSED" as it appears above is displayed on the screen, this means that the teller has been deactivated. You must call the Secretary-Held and Counseling Services Branch to have the teller activated.

Single Family Notes Data Form Single Family Mortgage Notes System

U.S. Department of Housing
and Urban Development
Office of Housing
Federal Housing Commissioner

APPENDIX 10, PAGE 1



Check Type of Account <input type="checkbox"/> PMM <input type="checkbox"/> Assignment (ASG)	Check Data Type <input type="checkbox"/> New Account Setup <input type="checkbox"/> File Maintenance	Immediately Record The Account Number 0 7
--	--	--

Loan Screen One

Mortgagor's Last Name First Followed by as Much of First Name as Possible Within 15 Spaces		Date of ASG Acceptance, No Entry for PMM Month Day Year	
SHORT NAME	LN APPL		
For ASG, Unpaid Principal Balance or for PMM, Original Mortgage Amount	Interest Rate	Office Code	
LOAN	INTEREST	ORIG	0
45th Day After Acceptance of ASG, or Date PMM Loan Closed Month Day Year	Office Code	For ASG, Date or Estimated Date ASG Recorded, for PMM, Date Loan Closed Month Day Year	
EST CLSE	SRVCNG 0	APPR/DCL	
Office Code	Date 1st Payment Due Under Original Loan Month Day Year	Original Mortgage Maturity Date Month Day Year	Reason
ZONE 0	ORIG LN	MATURITY	9 0
See Instructions	LN TYPE - Circle One 10 - For Asgmt 11 - For PMM	Loan Term In Months	
SERVICER CD	LOAN TERM	LN CLASS 2	LIEN CLS 1
		General Ledger	GL CLASS
			PAY OPTN Circle One 4 - To Bill 9 - Not To Bill

Name Screen

Mail Code System Generates 11 for Primary Name and Address Change to 12 to Use Alternate Address Change to 21 to Use Alternate Name Change to 22 to Use Both Alternate Name and Address

Primary Name and Address of Mortgaged Property
Name

1	
2	
3	
Addr	
1	
2	
3	
Zip Code	

Alternate Name and Address
Name

1	
2	
3	
Addr	
1	
2	
3	
Zip Code	

HUD-9844 (5-8)

Loan Screen Two

For Further Information See		Prop Class Circle One or Leave Blank 31 = Balloon 41 = 2nd Trust	PRE PAY PEN		0	0	.	0	0	0	PAY TYPE	1	PRIN PAY MODE	2	INTER PAY MODE	2
Single Family Mortgage Notes System Users Guide					Monthly Principal/Interest Amt (For QPM P&I is unpaid Prin Bal * Int Rate Divided by 12 + \$ 10)					Late Charge Percentage					Service Charge Rate Code	
P/I AMT					LATE CHRG					SERVICE CHRG OPT						
Late Charge Option Code					Monthly Tax Escrow Amount											
L/C OPT					ESCR CONSTANTS/ ESCROW-1											
FHA Case Number					Office Code											
FHA/VA CASE					HUD NUM					0					0	

Loan Screen Three

Enter Mortgagor's Social Security No					<input type="checkbox"/> Make No Entry in This Box or Loan Screen Field Instead, proceed to Financial Transactions									
TAX ID					235 LN									
Financial Transactions														
308A - For ASG, Unpaid Principal Balance For PMM, Original Mortgage Amount					For ASG, Date of ASG Acceptance Letter, For PMM, Date of Mortgage Closing									
AMNT					INT 1									
333A - For ASG, Unpaid Principal Balance, For PMM, Original Mortgage Amount					General Ledger Account Number					Sequence Number				
AMNT					INT 1					INT 2				
257J - Principal Paid To-Date For ASG, Date Next Payment Due Under Mortgage, for PMM, Due Date of 1st Payment Under Mortgage.					Interest Paid To-Date For ASG, First Day of Month Prior To The Principal Paid-To Date For PMM, First Day of Month Prior To First Payment Due Date									
AMNT					INT 1					INT 2				
For ASG Only: Remove Condition Code 21 From Loan Screen One.					304A Total Interest and Escrow Paid At Closing (PMMs Only)									
Interest Paid At Closing					Tax Escrow Paid At Closing									
INT 1					INT 2									

C235 Screen

FHA Case Number					Status - Circle One 1 - Active Traller 8 - Inactive Traller				
CASE #									
Last Certification Date					Next Certification Date				
DT LST CERTIF					DT NXT CERTIF				
Effective Date of Recertification Payment Change					Formula 2 Factor				
EFFECTIVE DATE					FORMULA 2 FCTR				
Formula 1 Payment					FORMULA 1 PAY				
Mortgagor's Payment					MORTGAGOR PAY				

Finance Screen

Status - Circle One 1 - Activated					For New Agreement, Enter Same Date As Start Date					Always Enter First Day of Month				
PAID TO DATE					START DATE									
Always Enter Last Day of Month					END DATE									
See Users Guide					TOTAL AMOUNT DUE									

Loan Monitoring Screen

Immediately Record The Account Number

Stat - Circle One

A - Active

D - Inactive

HUD Field
Office CodeUser Defined, Example
FB = ForbearanceForbearance End Date (For Suspended
Payments Also)

DEPT

REASON

NOTE DATE

Month

Day

Year

Days in Advance of Note
Date for NotificationForbearance Payment or Any Amount Helpful
For Monitoring

An explanation of Why The Loan is Being Monitored

LD Time

Amount

Remarks

Escrow Requirements Trailer

Instructions - Data entered should reflect various types of taxes paid by mortgagee as stated on form HUD-2777A, Application for Insurance Benefits and General Assignment.
Do not enter taxes to be paid by HUD.

Number of Payments - Always enter 01

Status - Always enter 3, "Bill has been paid."

Type - Enter tax code type.

Due/Pd I - Date taxes were paid by mortgagee

Term - Number of months in each payment period. Two-digit number with lead zero. (03 = quarterly) (06 = semi-annually) (12 = annually)

Policy or Tax I.D. - taxing jurisdiction's property identification number

Amount - Amount paid for the term

Payee - Payee I.D. number from Escrow Payee List

Number of Payments

0

1

Status	Type	Due/Pd Month	Day	Year	Term	Policy or Tax I.D.	Amount	Payee
3								05
3								05
3								05
3								05
3								05
3								05
3								05
3								05

Escrow Payee Record

Instructions Complete a Record only for a tax authority not previously entered into the system. Consult the 460 Report.
Short Name - Payee's name (1-15 characters); enter as

"Rome, City of," "Green, County of," etc.

Retn Code - Always enter 1 (permanent; do not purge)

Lines 1 thru 5 - Use name and address provided by the payee

Short Name

Retn Code

1

Line 1	
Line 2	
Line 3	
Line 4	
Line 5	

Signature of Person Who Completed This Form

Date

Signature of Person Who Entered this Account Into the System

Date

Instructions for Completion of HUD Form 9844, Data Entry

1. This form replaces earlier editions entitled "Interim Input Form." Discard all unused copies of the previous editions.
2. Complete only one copy for each account. (Duplicate copies may cause some users to enter an account into the System more than once.) Retain all completed forms.
3. Make all entries in red for easier reading.
4. When completing a form for file maintenance, enter only the account number and the item or items to be filed maintained.
5. Most entries are self-explanatory, but you may consult the Users Guide when in doubt about an entry. Chapter three contains information that defines each field and indicates the data to enter.
6. When entering data into the System from the completed form, do the following.
 - a. Locate the field name on the screen as it appears on the form in capitalized letters.
 - b. Enter the data into the fields as the data appears on the form.
7. Account Number - Immediately record on pages 1 and 3 of the form the 9-digit number generated by the System and displayed in the upper right-hand corner of Loan Screen One when entering a new account.

8. Dates - All screen dates are alphanumeric (MMDD,YY).
Sample: JAN01, 84
All financial transaction dates are numeric (MMDDYY)
Sample: 013184

9. Predetermined Entries - Some entries remain constant on all accounts. For example, the entry in the REASON field is always 90 and is printed on the form.

10. Servicer CD - Enter the user's initials or a two-character numeric code established by your field office.

11. Name Screen - Mortgagor name must be formatted in accordance with instructions in the Users Guide.

12. FHA Case Number on Loan Screen Two and C235 Screen - Format FHA case numbers in accordance with instructions in the Users Guide.

13. Mortgagor Pay Field on the C235 Screen - See the Users Guide.

* 14. Escrow Payee Record Screen - If you are uncertain about whether a payee is already in the system, consult your copy of report number 460, Complete Escrow Payee List. If you are still uncertain after consulting the report, call the Service Center.

*Instructions for accessing and file maintaining the Payee Screen have been provided the Escrow Analysis Coordinator in each office.

CASE NO. _____

ESCROW ANALYSIS WORKSHEET

TAX ESCROW REQUIREMENTS 1/ AS OF _____:		AMOUNT OF LAST TAX PAID	AMOUNT THAT SHOULD BE IN TAX ESCROW
YEAR/TYPE ____/____	TAX ACCRUAL PERIOD _____ to _____	\$ _____	
$\left(\frac{\text{(number of months lapsed since first month of accrual period)}}{\text{(last tax paid divided by term)}} \right) \times (\$ \text{_____})$			\$ _____
____/____	_____ to _____	\$ _____	
$\left(\frac{\text{(number of months lapsed since first month of accrual period)}}{\text{(last tax paid divided by term)}} \right) \times (\$ \text{_____})$			\$ _____
____/____	_____ to _____	\$ _____	
$\left(\frac{\text{(number of months lapsed since first month of accrual period)}}{\text{(last tax paid divided by term)}} \right) \times (\$ \text{_____})$			\$ _____
____/____	_____ to _____	\$ _____	
$\left(\frac{\text{(number of months lapsed since first month of accrual period)}}{\text{(last tax paid divided by term)}} \right) \times (\$ \text{_____})$			\$ _____
Total amount that should be in escrow			(1) - \$ _____
Present escrow balance (from #ITS screen)	(2)+	\$ _____	
Disbursements not processed 2/	(3)-	\$ _____	
Credits due 2/	(4)+	\$ _____	
Totals of (2), (3), (4)		(5)	\$ _____
Shortage _____			

CURRENT MONTHLY ESCROW REQUIREMENT _____
(Add monthly)

Adjust the monthly escrow requirement on Loan S:

FOOTNOTES:

1/ Include any outstanding taxes for prior years for which will be paid.

2/ Deduct any disbursements that have not processed / error on mortgagor's account for which a credit is

- 3/ If (5) is a minus item (-), add (1) and (5) together to calculate escrow shortage. If (5) is a plus item (+), subtract the smaller amount from the larger amount and use the sign of the larger amount to indicate shortage (-) or excess (+).

Notify the Service Center of any excess which should be applied to delinquency. Notify the mortgagor of any shortage that will result in an advance. Instruct the mortgagor to remit the shortage directly to the Field Office. Deposit the remittance locally and notify OFA on a Schedule of Collections that remittance should be applied to escrow.

If the mortgagor is unable to remit the entire shortage amount, notify the Service Center of the shortage. All notifications to the Service Center must be in writing.

LOAN TRANSACTIONS

TRN. CODE	TRN. DESCRIPTION	SPECIAL FUNCTION	TRANS. INVT	TRANS. TYPE	TRANS. FUNCTION	ACCT. NO.	I 1	AMT.	I 2	I 3	I 4	I 5
	<u>Disbursements</u>											
203	Disburse Loan Funds Pending			203	Status	X	Ck. #	X				
243	Disburse Scheduled Escrow Funds	Misc.		Loan	Pd. Out	X	Ck. #	X	Escrow Seq. #			
303	Disburse Committed Funds			303	Status	X	Ck. #	X	Seq. #			
303C	Disburse Committed Funds - Add On Interest Loans			303	Status	X	Ck. #	X	Seq. #	Add On Int. Amt.	Int. Paid To Date	
313C	Disburse Draw on Con- struction Loan.			313	Status	X	Draw #	X	Ck. #	Draw 13 No. Ck. #	FEEES	Draw 13 Int.
343	Disburse Excess Escrow Funds			343	Status	X	Ck. #	X				
	<u>Non-Cash</u>											
*251	Decrease Loan Field			251	Status	X	Loan Field Code	X	Contra Type code			
*252	Increase Loan Field			252	Status	X	Loan Field Code	X	Contra Type code			

* AUDITOR KLY REQUIRED

LOAN TRANSACTIONS

TXN. CODE	TXN. DESCRIPTION	SPECIAL FUNCTION	TRANS. INPUT	TRANS. TYPE	TRANS. FUNCTION	ACCT. NO.	I 1	AMT.	I 2	I 3	I 4	I 5
<u>File Maintenance</u>												
*256	Waive Late Charge			256	Status	X	Enter	X				
*257	Change Paid-To-Dates			257	Status	X	Int. Paid To Date	Prin Paid To Date				
*257	Change Paid-To-Dates (Construction Loan Only)			257	Status	X	Int. Accur- ed to date	Int. Bill- ed To Date				
<u>Loan Inquiries</u>												
1XX	Regular Inquiries			Inq.#	Status							
124	Loan History			124	Status	X	Enter	(As of Date)				
191	Loan Payoff			191	Status	X	Enter	(As of Date)				

* AUDITOR KEY REQUIRED

Financial Transactions Codes and Their Uses

006 Loan Transaction Correction

The Loan Transaction Correction transaction reverses a transaction posted in error. It is used for all reversals other than returned check processing.

007 Returned Check Processing

The Loan Returned Check Processing transaction is used when a check is returned due to insufficient funds. The original transaction is reversed and a service fee may be charged.

204 Receipt of Miscellaneous Loan Funds

The Loan Receipt of Other Miscellaneous Funds transaction credits funds received to a designated loan field. This transaction is used whenever funds are received for a specific purpose or when a 310 payment transaction cannot be used. For example, if a mortgagor asks, specifically, to apply a remittance to liquidate a shortage in escrow, a 204 transaction would be used.

The loan fields that can be credited are:

Loan Field Codes

01	Principal
02	Escrow
06	Memo Funds - 1 Pending Payoff
07	YTD Interest
08	YTD Taxes
12	Returned Check Fees
13	Late Charge
14	HUD
16	Memo Funds - 2
17	Memo Funds - 3
18	Memo Funds - 4
19	Memo Funds - 5
20	Memo Funds - 6
21	Memo Funds - 7
22	Memo Funds - 8
23	Memo Funds - 9
24	Memo Funds - 10
27	Tax Advance
28	Insurance Advance
29	Other Advance
30	Interest on Tax Advance
31	Interest on Insurance Advance
32	Interest on Other Advance
33	Service Charge

243 Disburse Scheduled Escrow Funds

The Disburse Scheduled Escrow Funds transaction disburses any type of scheduled escrow funds such as taxes, insurance premiums, etc. HUD currently uses it only for taxes.

- 251 Adjustment to Decrease Loan Field
and
252 Adjustment to Increase Loan Field

The Adjustment to Loan Field transactions allow a non-cash adjustment to a field in the loan master. The adjustment is between a loan field and an offsetting general ledger account.

When the transaction is entered, a Loan Transaction Code designating the loan field to be adjusted and a Contra Code designating the general ledger account to be adjusted must be entered. The field codes used are the same as those given for the 204 transaction.

The Contra Codes are:

- | | |
|----|------------------|
| 01 | Loans Clearing |
| 02 | Returned Checks |
| 03 | Accounts Payable |

DECREASE --- Transaction #251 will decrease the balance of the loan field. If this results in a credit to the loan field, the general ledger account indicated by the Contra Type Code will be debited by the same amount, or vice versa.

INCREASE --- Transaction #252 increases the loan field balance. If this results in a debit to the loan field, the general ledger account indicated by the Contra Type Code will be credited by the same amount, or vice versa.

*257 Change Principal and Interest Paid-to Dates

The Change Principal and Interest Paid-to Dates transaction changes the Principal paid-to date and/or the Interest paid-to date to the date(s) desired. It is used to set the initial principal and interest paid-to dates at loan set up.

280 Loan Payoff

The Loan Payoff transaction is used to pay off a loan when the amount of the payment equals the payoff amount on the Payoff Quotation Screen. If any adjustments to the account are needed, the transaction cannot be used.

*304 Loan Settlement (PMM ONLY)

The Loan Settlement transaction posts the fees and charges collected at the time the loan is closed. These funds include the partial interest and escrow payment needed to bring the payment up to the first Interest Paid-to Date or to bring the loan to the status where installments can be paid to the loan. It is used only for purchase money mortgages.

NOTE: Before this transaction may be executed, the account must be fully disbursed and the paid-to dates must be set with Transaction #257, Change Principal and Interest Paid-to Dates.

*308 Record Loan Commitment to be Disbursed

This transaction creates a loan commitment. For assigned loans, the commitment is established in the amount of the unpaid principal balance. For PMM's it is the amount of the PMM.

310 Automatic Loan Payment

The Automatic Loan Payment posts loan payment transactions when the payment amount is less than the sum of the total receivables and the principal balance. The payment amount is automatically spread and credited to Principal, Interest, Escrow and Late Charge Due according to the order specified in each loan's master record on Loan Screen Two.

HUD's application of payments procedure is discussed in Chapter 4, paragraph 25.

*333 Loan Journal Entry Disbursement

The Journal Entry Disbursement Transaction disburses committed funds which have been scheduled for disbursement without writing a check out of a bank account. It is used by HUD to disburse the loan at initial loan set up.

343 Disburse Excess Escrow Funds

The Disburse Excess Escrow Funds transaction is used to disburse excess escrow funds from a loan account.

350 Adjustment Between Loan Fields

The Adjustment Between Loan Fields transaction allows a non-cash adjustment of funds between two loan fields in the same loan master. A Loan Field Code is entered to designate the loan field being debited and the loan field being credited.

*Loan set up transaction performed by the Field Office. All other transactions are reserved for OFA use.

FINANCIAL TRANSACTIONS SET-UP FORMATS

FINANCIAL TRANSACTION NO. 308

APPENDIX 14-1

308A,070000

STATION 0080 TELLER A-007,B...

AMNT	OBAL
INT1	INT5
INT2	INT6
INT3	
INT4	DESC

T 0039 REQUIRED FIELD MISSING

WELCOME TO CAMPHILL VTAM

308A,070000

STATION 0080 TELLER A-007,B...

AMNT	2530000	OBAL
INT1	112082	INT5
INT2		INT6
INT3		
INT4		DESC

F 0039 REQUIRED FIELD MISSING

LOANEC	000	080000
070000	JOHN	
JAN14,86	ESTABLISH COMMITMENT	25300.00+ 25300.00+

WELCOME TO CAMPHILL VTAM

FINANCIAL TRANSACTION NO. 333

333A,070000

Station 0080 TELLER A-007,B..

AMNT	OBAL
INT1	INT5
INT2	INT6
INT3	
INT4	DESO

T 0039 REQUIRED FIELD MISSING

WELCOME TO CAMPHILL VTAM

333A,070000

STATION 0080 TELLER A-007,B...

AMNT	2530000	OBAL
INT1	108999999	INT5
INT2	000	INT6
INT3		
INT4		DESC

REQUIRED FIELD MISSING

LOANDC

G/L ACCT NO. 101010004

257J,070000

STATION 0080 TELLER A-077, B...

AMNT	OBAL
INT1	INT5
INT2	INT6
INT3	
INT4	DESC

T 0039 REQUIRED FIELD MISSING

WELCOME TO CAMPHILL VTAM

257J,070000

STATION 0080 TELLER A-007,B...

AMNT	120181	OBAL
INT1	110181	INT5
INT2		INT6
INT3		
INT4		DESC

T 0030 REQUIRED FIELD MISSING

I 070000

I JAN14,86 PAID-TO DATES

I PRINCIPAL

I INTEREST

DEC01,84

NOV01,84

WELCOME TO CAMPHILL VTAM

304A,070000

STATION 0080 TELLER A-007,B...

AMNT	OBAL
INT1	INT5
INT2	INT6
INT3	
INT4	DESC

T 0039 REQUIRED FIELD MISSING

WELCOME TO CAMPHILL VTAM

304A,070000

STATION 0080 TELLER A-007,B...

AMNT	458.45	OBAL
INT1	223.45	INT5
INT2	235.00	INT6
INT3		
INT4		DESC

0039 REQUIRED FIELD MISSING

ME TO CAMPHILL VTAM

1	//IQ,MONT,0600000000							LOAN MONITORING		ACCT 0600000000	
2										DATE MAR01,83	
3											
4	SEQ	STAT	DEPT	REASON	NOTE DATE	LD TIME	AMOUNT	REMARKS			
5	001	A	43	02	DEC31,99	0	.00	OLD PRPD TO DATE JUL01,79			
6											
7	002	A	43	01	JAN31,84	60	.00	THIS MONITORS FORBEARANCE			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			
21			
22			
23			
24			

CRT ERROR MESSAGES DESCRIPTION LISTING

MESSAGE: ACCEPT NO EXCESS FLAG ON

EXPLANATION: The account is set-up not to accept excess amounts.

SOLUTION: Information Only.

MESSAGE: ACCEPT NO PAYMENTS FLAG ON

EXPLANATION: A payment was entered for an account with Condition Code 21, ACCEPT NO PAYMENTS, set.

SOLUTION: 1. Determine the reason for the hold (e.g. PAIDOFF, new account without due date)
2. If payment is to be posted, remove the 21 Condition Flag by file maintaining Loan Screen One (/FM,LNS1, --)

MESSAGE: ACCOUNT IN HOLD STATUS

EXPLANATION: The account is in a Hold Status.

SOLUTION: - The hold must be removed to complete the transaction.

MESSAGE: ALL REQ DATA NOT ENTERED

EXPLANATION: All required data has not been entered.

SOLUTION: Re-enter transaction with all the required data.

MESSAGE: AUDITOR AUTHORITY OVERRIDE

EXPLANATION: A condition or hold exists on the account which requires an auditor override to process the transaction.

SOLUTION: Re-enter the transaction using an Auditor Key.

MESSAGE: CANNOT DELETE, PENDING TRAILER PRESENT

EXPLANATION: An attempt has been made to delete the current FHA 235 Trailer and a pending 235 trailer exists for the loan.

SOLUTION: - Delete both current and pending trailers or file maintain information into current trailer and delete pending trailer.

MESSAGE: COMMITMENT ALREADY ESTABLISHED

EXPLANATION: An establish commitment transaction #308 was entered for an account which has already had a #308 processed.

SOLUTION: - Enter a correct transaction.

MESSAGE: COMMITMENT DISBURSED

EXPLANATION: The total committed amount of the loan has been disbursed during closing.

SOLUTION: - Information Only.

MESSAGE: CONFLICTING FLAG ON

EXPLANATION: A code or indicator was entered which conflicts with another code or indicator which was entered or previously existed.

SOLUTION: - Change one of the conflicting fields.

MESSAGE: CONVERSATION TERMINATED

EXPLANATION: System has taken record out of conversation

SOLUTION: 1. Continue to next transaction
2. Re-enter original command.

MESSAGE: DO NOT USE AUDITOR AUTHORITY

EXPLANATION: Transaction does not require auditor or supervisor authority.

- Do not provide auditor or supervisor authority on this transaction.

CRT Error Messages

MESSAGE: DUPLICATE KEY ON ADD OF RECORD

EXPLANATION: The account number entered on a new account set-up already exists.

SOLUTION: - Re-enter using a correct account number.

MESSAGE: DUPLICATE RECORD ON FILE

EXPLANATION: The account number entered for new account already exists on the file.

SOLUTION: Enter correct account number.

MESSAGE: ENTER PASSWORD

EXPLANATION: A function has been requested that requires a password.

SOLUTION: - Enter correct password and continue processing.

MESSAGE: ESCROW HOLD ON LOAN

EXPLANATION: Condition Code 48 is present which indicates a hold on all escrow activity for this account (e.g. account is in process of payoff or assumption)

SOLUTION: - Determine the reason for this hold and proceed accordingly.

MESSAGE: FIELD TABLE ERROR

EXPLANATION: An internal processing error has occurred.

SOLUTION: - Contact Headquarters, Office of Single Family Housing

MESSAGE: FM COMPLETE

EXPLANATION: Displayed after all file maintenance information has been accepted by the System.

SOLUTION: - Information Only.

CRT Error Messages

MESSAGE: HOLD ESCROW DISBURSEMENTS FLAG ON

EXPLANATION: An escrow disbursement cannot be entered against an account in foreclosure.

SOLUTION: - Information Only.

MESSAGE: INCORRECT FORMAT

EXPLANATION: Data entered is in wrong format. Example, Date entered as 010177 should be JAN01,77.

SOLUTION: - Refer to data field description and enter field correctly.

MESSAGE: INTERNAL TABLE ERROR

EXPLANATION: Internal processing error.

SOLUTION: - Contact Headquarters, Office of Single Family Housing

MESSAGE: INVALID ACCOUNT NUMBER

EXPLANATION: This record is not found on file.

SOLUTION:

1. Refer to records for correct account number.
2. Enter correct account number.

MESSAGE: INVALID ACCOUNT NUMBER OR TYPE

ON: Not the correct record type for this type of transaction.

1. Enter correct command.
2. Enter correct account number.
3. Check documentation to see if this transaction can be performed on this account type.

MESSAGE: INVALID ACCT STATUS

EXPLANATION: The account status is invalid.

SOLUTION: - Enter valid account status.

MESSAGE: INVALID AMOUNT

EXPLANATION: The highlighted amount field is invalid.

SOLUTION: - Enter the correct amount.

MESSAGE: INVALID CODE

EXPLANATION: A code entered was not acceptable.

SOLUTION: - Refer to screen data field description for valid codes.

MESSAGE: INVALID COMMAND

EXPLANATION: The command entered is not acceptable. It is in wrong format, uses wrong codes, or a field is missing.

SOLUTION: - Refer to instructions for this transaction.
Enter correct command.

MESSAGE: INVALID DATE

EXPLANATION: Date is in wrong format for this entry or a CRT command was entered using the wrong length. (A digit was left out of the account number)

SOLUTION: 1. Re-enter date in correct format.
2. Enter the command with a correct length.

MESSAGE: INVALID DCB NUMBER

EXPLANATION: An internal processing error has occurred.

SOLUTION: - Contact Headquarters, Office of Single Family Housing

CRT Error Messages

MESSAGE:	<u>INVALID ERROR MSG NUMBER</u>
EXPLANATION:	An invalid error message was received by the error message supervisor.
SOLUTION:	- Report to Headquarters, Office of Single Family Housing
MESSAGE:	<u>INVALID ESCROW TYPE</u>
EXPLANATION:	Type code entered during escrow trailer set-up incorrect.
SOLUTION:	- Refer to escrow type codes for correct code.
MESSAGE:	<u>INVALID GENERAL LEDGER ACCOUNT NUMBER</u>
EXPLANATION:	The general ledger account number is invalid.
SOLUTION:	- Enter the correct general ledger account number.
MESSAGE:	<u>INVALID PAID-TO-DATE</u>
EXPLANATION:	The paid-to-date is invalid.
SOLUTION:	- Enter the correct paid-to-date.
MESSAGE:	<u>INVALID PASSWORD</u>
EXPLANATION:	Incorrect password was entered.
SOLUTION:	- Contact supervisor for correct password and enter it. Do not try to re-enter the same one.
MESSAGE:	<u>INVALID PAY FREQUENCY</u>
EXPLANATION:	The principal payment mode or interest payment mode contains an invalid code.
SOLUTION:	- Correct principal or interest payment mode and re-enter transaction.

MESSAGE:	<u>INVALID PAYEE NUMBER</u>
EXPLANATION:	A payee number was entered that is not valid.
SOLUTION:	- Enter the correct payee number.
MESSAGE:	<u>INVALID RESPONSE</u>
EXPLANATION:	The terminal is in conversation and the data entered was invalid.
SOLUTION:	- Enter valid data.
MESSAGE:	<u>INVALID TCDSRTN CODE</u>
EXPLANATION:	An internal processing error has occurred.
SOLUTION:	- Contact Headquarters, Office of Single Family Housing
MESSAGE:	<u>INVALID TELLER NUMBER</u>
EXPLANATION:	The teller number entered is not correct.
SOLUTION:	- Enter correct teller number.
MESSAGE:	<u>INVALID TERMINAL NUMBER</u>
EXPLANATION:	Terminal number entered is not a valid terminal number.
SOLUTION:	- Refer to terminal number listing for correct number and re-enter the command.
MESSAGE:	<u>INVALID TRAILER POINTER</u>
EXPLANATION:	An internal processing error has occurred.
SOLUTION:	- Contact Headquarters, Office of Single Family Housing

MESSAGE: INVALID TRAINING ACCOUNT

EXPLANATION: Message returned when in training mode and transaction attempted does not use training account number.

SOLUTION: - Enter transaction again using training account number.

NOTE: Certain transactions cannot be performed in training mode because not all types of records have training records.

MESSAGE: INVALID TRAINING COMMAND

EXPLANATION: Transaction or command is invalid in the training mode.

SOLUTION: - Information Only.

MESSAGE: INVALID TX CODE

EXPLANATION: Either an incorrect transaction code was entered or the wrong format was used to enter this code.

SOLUTION: - Enter the correct transaction code.

MESSAGE: INVALID XINPUT RETURN CODE IS

EXPLANATION: An internal processing error has occurred.

SOLUTION: - Contact Headquarters, Office of Single Family Housing

MESSAGE: IQ COMPLETE

EXPLANATION: All inquiry information has been displayed.

SOLUTION: - Information Only.

MESSAGE: LOAN NOT PAID CURRENT

EXPLANATION: The transaction amount is less than the amount due.

SOLUTION: - Teller override required.

MESSAGE: MASTER FILE NOT READY **CONTACT EDS**

EXPLANATION: The on-line master file is not open.

SOLUTION: - Contact Headquarters, Office of Single Family Housing

MESSAGE: MASTER FILE NOT UPDATED CONTACT EDS

EXPLANATION: The on-line master file has not been updated since the close of the prior days business.

SOLUTION: - Contact Headquarters, Office of Single Family Housing

MESSAGE: MISSING ACTIVE 235 TRLR

EXPLANATION: A transaction was entered which required use of FHA 235 information and that information is not present.

SOLUTION: - Research account to determine that codes identifying it as an FHA 235 Loan are correct. Resolve the inconsistency by file maintaining the FHA 235 information.

MESSAGE: MISSING PENDING 235 TRLR

EXPLANATION: The 235 trailer record cannot be found.

SOLUTION: 1. If the 235 trailer change position ,
2. If the 235 trailer add the trailer.

CRT Error Messages

MESSAGE: MORTGAGOR PLUS ASSISTANCE PYMT NE PYMT AMT

EXPLANATION: For an FHA 235 Loan, The Formula 1 Assistance Payment, The Formula 2 Assistance Payment, or The Mortgagor's Payment has been changed on the FHA 235 screen and the sum of the lesser of the Formula 1 and Formula 2 Assistance Payments plus the Mortgagor's Payment amount does not equal the amount required for principal, interest, and escrow.

SOLUTION: - Prior to changing the 235 information for the account make the necessary changes to the P/I Constant and/or Escrow Constants.

MESSAGE: NA COMPLETE

EXPLANATION: All required information has been entered.

SOLUTION: - Displayed after a new account set-up has been completed.

MESSAGE: NAME LINE 1 REQUIRED

EXPLANATION: An attempt was made to add or file maintain a name without entering name line one.

SOLUTION: - Enter name line one.

MESSAGE: NEED AUDIT AUTHORITY

EXPLANATION: This transaction requires auditor override to be performed.

SOLUTION: - Follow audit or supervisor override procedures.

MESSAGE: NEED PERCENT

EXPLANATION: A required percent field has been omitted.

SOLUTION: - Enter the percent field.

MESSAGE: NEED TO SET PAID-TO-DATES

EXPLANATION: Paid-to Dates must be set prior to processing this transaction.

SOLUTION: - Set the paid-to dates with a 257 TXN and retry the transaction.

MESSAGE: NEW ACCOUNT REQUIRES CONSECUTIVE LINES

EXPLANATION: A non-consecutive name or address line was entered at new account set-up time.

SOLUTION: - Enter name and address line in consecutive order.

MESSAGE: NEW ACCT NOT COMPLETE

EXPLANATION: All the required information for establishing a new account was not entered.

SOLUTION: - Enter all required fields.

MESSAGE: NO ALTERNATE NAME

EXPLANATION: Alternate name field indicated by mail code but not entered on NAME screen.

SOLUTION: 1. Enter alternate name on name and address screen.
2. If there is no alternate name change the mail code to not require alternate name.

MESSAGE: NO ESCROW REQUIREMENTS

EXPLANATION: There are no escrow requirement trailers on this loan.

SOLUTION: - Information Only.

MESSAGE: NO ESCROW TRAILERS

EXPLANATION: This account has no escrow trailers at this time.

SOLUTION:

1. If file maintenance, escrow trailer must be established.
2. If this is an inquiry continue to next transaction.

MESSAGE: NO FM ON RESERVED ACCOUNT

EXPLANATION: File maintenance has been requested on an account number that has not been set up with the new account information.

SOLUTION: - Enter correct account number or set up the account.

MESSAGE: NO INPUT TO PROCESS

EXPLANATION: After entering set-up or file maintenance no information was entered.

SOLUTION:

1. If file maintenance, enter new data or type over a field and re-enter.
2. If new account set-up is in process enter the required fields or stop conversation.

MESSAGE: NO SPACE FOR NEW RECORD - CONTACT EDS

EXPLANATION: All the space allotted for this file has been used.

SOLUTION: - Contact Headquarters - Office of Single Family Housing

MESSAGE: NO TRANSACTIONS AFTER INPUT DATE

EXPLANATION: A history inquiry was attempted with an as-of date and there are no transactions after the as-of date.

SOLUTION: - Re-enter the inquiry with an earlier as-of date.

MESSAGE:	<u>NOT FHA 235 LOAN</u>
EXPLANATION:	An FHA 235 transaction was entered on a Non-FHA 235 Loan.
SOLUTION:	- Enter correct transaction.
MESSAGE:	<u>NOTHING TO PRINT</u>
EXPLANATION:	A request to print the current screen was input and no screen was present.
SOLUTION:	- Display Only.
MESSAGE:	<u>NOTHING TO REFRESH</u>
EXPLANATION:	Generated after refresh command (//REF) when not directly preceded by data screen.
SOLUTION:	- Enter next command.
MESSAGE:	<u>OPENING NOT YET PERFORMED</u>
EXPLANATION:	After attempting transaction this message will be returned if System opening has not yet been performed.
SOLUTION:	- Contact person responsible for opening the System and re-enter the transaction after the System has been opened.
MESSAGE:	<u>OPENING PROCESSING COMPLETE</u>
EXPLANATION:	This message follows the correct entry of the association open transaction.
SOLUTION:	- Information Only.
MESSAGE:	<u>PRINCIPAL BALANCE NOT ZERO</u>
EXPLANATION:	A Record Loan Commitment to be disbursed Transaction #308 has been attempted on an account which has already been committed.
SOLUTION:	- Re-enter the transaction with the correct account number or change records to reflect the commitment.

MESSAGE: RECORD IN UPDATE PROCESSING.

EXPLANATION:

1. This record is being file maintained by another terminal.
2. If this condition persists, file maintenance activity on this record was terminated improperly.

SOLUTION:

1. Perform transaction later.
2. If possible, determine which terminal left record in update processing and finish the file maintenance. If not enter:

//CONV,account number

Which will release the record from update processing.

MESSAGE: RECORD NOT FOUND

EXPLANATION: This record or account number is not on file.

SOLUTION: - Enter account number correctly.

MESSAGE: RECORD SAVED ON FILE

EXPLANATION: This message follows the entry of the command STOP.

SOLUTION: - Information Only.

MESSAGE: REQUIRED FIELD MISSING

EXPLANATION: Field required for account set-up not entered. This field should have an intensified asterisk in it.

1. Look for intensified field.
2. Refer to set-up instructions and enter this field.

MESSAGE:	<u>TELLER ALREADY CLOSED</u>
EXPLANATION:	The close teller function has already been completed.
SOLUTION:	- Information Only.
MESSAGE:	<u>TELLER ALREADY OPEN/TERMINAL HAS A TELLER OPEN</u>
EXPLANATION:	An attempt has been made to open a teller when a teller is already open.
SOLUTION:	- Information Only.
MESSAGE:	<u>TELLER CLOSED</u>
EXPLANATION:	This message follows a successful teller closing procedure.
SOLUTION:	- Information Only.
MESSAGE:	<u>TELLER IS NOT OPEN TODAY</u>
EXPLANATION:	This message indicates that the open teller procedure has not been performed.
SOLUTION:	- Perform the open teller procedure.
MESSAGE:	<u>TELLER OPEN</u>
EXPLANATION:	This message is returned after the teller opening is successfully performed.
SOLUTION:	- Information Only.
MESSAGE:	<u>TELLER OPEN-NO FILE MAINTENANCE</u>
EXPLANATION:	An attempt was made to file maintain a teller record which is currently open on a terminal.
SOLUTION:	- Wait until the teller is closed to perform the file maintenance.

CRT Error Messages

MESSAGE: TELLER OVRD REQD

EXPLANATION: Transaction requires a teller override.

SOLUTION: - Provide teller override on terminal.

MESSAGE: THRIFT ASSN NOT SUPPORTED FOR FUNCTION

EXPLANATION: An invalid transaction was entered.

SOLUTION: - Information Only.

MESSAGE: TRAILER NEEDED NOT FOUND

EXPLANATION: An interim processing error has occurred.

SOLUTION: - Contact Headquarters - Office of Single
Family Housing

MESSAGE: TRAILER TRANSACTION NOT IN TABLE

EXPLANATION: An internal processing error has occurred.

SOLUTION: - Contact Headquarters - Office of Single
Family Housing

MESSAGE: TRAILERS NOT EQUAL LOAN AMOUNT

EXPLANATION: When setting up disbursement trailers for an
account, the amounts scheduled for disbursement
are not equal to the total loan amount.

SOLUTION: 1. Make sure each trailer has been entered
correctly.
2. Recalculate scheduled disbursements and
re-enter them.

TX AMOUNT INVALID

ION: A transaction has been entered in which the
amount field is invalid.

I: - Re-enter the transaction with a valid
amount field.

CRT Error Messages

MESSAGE: TX AMNT NOT EQ SCHED DISB

EXPLANATION: Displayed during disbursement transaction. The amount to be disbursed is not the same as the amount scheduled.

SOLUTION: - Check both fields and either re-enter the correct transaction amount or file maintain the scheduled disbursements and re-enter transaction.

MESSAGE: TX AMNT NOT EQUAL LOAN COMMITMENT

EXPLANATION: During establish commitment transaction (308) for mortgage account, this message will be displayed if the amount being entered does not equal the amount committed.

SOLUTION: - Check both fields and either re-enter the correct transaction amount or file maintain the amount committed field.

MESSAGE: UNABLE TO READ CALENDAR CONTROL RECORD

EXPLANATION: Internal Processing Error.

SOLUTION: - Contact Headquarters - Office of Single Family Housing

MESSAGE: UPDATE INPROCESS BIT OFF

EXPLANATION: This message is displayed after command //CONV,account number.

SOLUTION: - Information Only.

MESSAGE: ALL REQ DATA NOT ENTERED

EXPLANATION: All required data not entered.

SOLUTION: - Re-enter transaction with all required data.

CRT Error Messages

MESSAGE: AUDITOR AUTHORITY REQUIRED

EXPLANATION: A condition or hold exists on the account which requires an auditor override to process the transaction.

SOLUTION: - Re-enter the transaction using an Auditor Key.

MESSAGE: FILE CLOSED - CALL EDS

EXPLANATION: The Master File is not open.

SOLUTION: - Contact Headquarters - Office of Single Family Housing

MESSAGE: F/M IN PROCESS THIS AOCT

EXPLANATION: Another terminal is performing file maintenance on the account. If the message continues, the terminal operator most probably has left the terminal without completing the file maintenance or new account conversation with the account.

SOLUTION: - If message continues, consult supervisor.

MESSAGE: INVALID TRANSACTION CODE

EXPLANATION: 1. An Invalid Transaction Code was entered,
or,
2. Incorrect Format Entered.

SOLUTION: 1. Re-enter the transaction using the correct Transaction Code.
2. Re-enter the transaction using the correct format.

MESSAGE: INVALID TXN AMOUNT

EXPLANATION: Zero Transaction Amount is not allowed.

SOLUTION: - Re-enter transaction with Transaction Amount greater than zero.

CRT Error Messages

MESSAGE: INV TXN CODE FOR THIS ACCT

EXPLANATION: 1. Invalid Transaction Code.
2. Not a valid Inquiry for this type of account.
3. Account number entered incorrectly (e.g. wrong length).

SOLUTION: 1. Re-enter the transaction with correct Transaction Code.
2. Re-enter the transaction with a valid Inquiry for this type of account.
3. Enter account number correctly.

MESSAGE: P01-TABLE OFLOW--CALL EDS

EXPLANATION: System Problem

SOLUTION: - Call Headquarters - Office of Single Family Housing

MESSAGE: P02-BLOCK O ERR--CALL EDS

EXPLANATION: System Problem

SOLUTION: - Call Headquarters - Office of Single Family Housing

MESSAGE: REENTRY PRIOR TO LST TX DTE

EXPLANATION: A transaction cannot be processed in the Re-entry Mode prior to the last transaction date.

SOLUTION: - Do not perform this transaction if it is prior to the last transaction date.

CRT Error Messages

MESSAGE: TELLER A IS NOT OPEN

EXPLANATION: Teller has attempted to process a transaction on the "A" key when not opened on this key.

SOLUTION:

1. Re-enter transaction on "B" key, or
2. Open teller on a "A" key and re-enter transaction.

MESSAGE: TELLER B IS NOT OPEN

EXPLANATION: Teller has attempted to process a transaction on "B" key when not opened on this key.

SOLUTION:

1. Re-enter transaction on "A" key, or
2. Open teller on "B" key and re-enter transaction.

MESSAGE: UNDEFINED ERROR

EXPLANATION: Error not defined to the System. System cannot process transaction.

HTN II ERROR MESSAGES

"COMM ERROR - SEE CONSOLE - *"

"HARDWARE ERROR - SEE CONSOLE - *"

DEVICE DISABLED, DISCONNECT PENDING - *"

DEVICE UNAVAILABLE - *"

"DTE INITIATED DISCONNECT - *"

"USER CANCELLED REQUEST - *"

"DTE INITIATED REQUEST - *"

"RESET, POSSIBLE DATA LOSS - *"

"DTE INITIATED RESET - *"

"DISCONNECT RECEIVED"

"RESTART RECEIVED"

"DISCONNECT RECEIVED - HOST NUMBER BUSY - *"

"DISCONNECT RECEIVED - NETWORK CONGESTION - *"

"DISCONNECT RECEIVED - HOST OUT OF ORDER - *"

"DISCONNECT RECEIVED - HOST ACCESS BARRED - *"


```

1 //IQ,HSTY,070000001      THRIFT HISTORY INQUIRY      070000001
2 MORE                                DATE MAY 1, 84
3 SHORT NAME.....
4 BEG YR PB ..... BEG YR EB ..... PPTD ..... IPTD .....
5 TLID  DATE      TXN FL TSN      REMARKS
6 .....          ... ..          .....

```

24 | M025-IQ COMPLETE

The fields on the screen and their meanings are:

- LINE 1 - INQUIRY COMMAND. To access the screen, use the Account Number.
- LINE 2 - MORE - This indicates that there are additional "pages of history. To see the next "page," press XMIT.
- LINE 3 - SHORT NAME - Mortgagor's last name and initial, or first name.
- LINE 4 - BEG YR PB - The principal balance as of January 1 of the current year.
- BEG YR EB - The escrow balance as of January 1 of the current year.
- PPTD - Principal paid-to date.
- IPTD - Interest paid-to date. The interest paid-to date will not be advanced until the principal paid-to date is advanced. Since interest receivables are satisfied first, the interest paid-to date will not be accurate in many cases.
- LINE 5 - TLID - Teller Identification. This code identifies the teller station on which the transaction was entered. Transactions reported as TLID_0000 were performed by


```

1 //IQ,HSTY,070000001   THRIFT HISTORY INQUIRY   070000001
2 MORE                                     DATE MAY 1, 84
3 SHORT NAME.....
4 BEG YR PB ..... BEG YR EB ..... PPTD ..... IPTD .....
5 TLID  DATE      TXN FL TSN      REMARKS
6 .....

```

24 | M025-IQ COMPLETE

The fields on the screen and their meanings are:

LINE 1 - INQUIRY COMMAND. To access the screen, use the Account Number.

LINE 2 - MORE - This indicates that there are additional "pages of history. To see the next "page," press XMIT.

LINE 3 - SHORT NAME - Mortgagor's last name and initial, or first name.

LINE 4 - BEG YR PB - The principal balance as of January 1 of the current year.

BEG YR EB - The escrow balance as of January 1 of the current year.

PPTD - Principal paid-to date.

IPTD - Interest paid-to date. The interest paid-to date will not be advanced until the principal paid-to date is advanced. Since interest receivables are satisfied first, the interest paid-to date will not be accurate in many cases.

LINE 5 - TLID - Teller Identification. This code identifies the teller station on which the transaction was entered. Transactions reported as TLID 0000 were performed by automatic transfer of data. Initial adjustments to apply the unapplied funds carried over from 1982, 235 subsidy payments, and lockbox payments are reported on TLID 0000.

Transactions performed by HUD tellers show the Station number and the teller key. For example, 103A, 103J. Some transactions can generate another transaction automatically. In these cases the automatic transaction shows the station number of the teller who performed the manual transaction with the letter T, for example 103T. Field Office Station numbers will appear to identify transactions done at set-up. All other Station numbers are assigned to OFA tellers.

DATE - The date the transaction was applied to the account.

TXN - The number of the transaction reported. A listing of transactions and their codes and uses is in Appendix 13.

FL - Trailer Status Flag - Identifies the status of the trailer. Valid values are:

- 80 = More transactions follow
- 40 = multiple payment trailer
- 20 = Unapplied Payment trailer
- 10 = This transaction was reversed
- 08 = Not used
- 04 = Multiple payment follows
- 02 = Unapplied payment distributed
- 01 = Excess payment applied
- 00 = Only transaction or last of a series of transactions

The status flag is displayed as the sum of the flag values. For example, if it is a multiple payment trailer, it is displayed as the value 40. If it is a multiple payment trailer and has been reversed, it is displayed as the value 40 plus 10 = 50.

Status flag 80 is helpful to recognize payment transactions which were applied to more than one receivable.

TSN - Transaction sequence number. Each transaction is assigned a sequence number beginning with 000. When paymer are applied to more than one receivable, a separate sequence number is assigned to each item.

REMARKS: The remarks section tells you the purpose of the disbursement, or how a receipt was applied. For payment transactions, the following field codes for application of payments are used:

- 001 - Principal
- 002 - Escrow
- 006 - Memo Funds 1 (Pending payoff)
- 007 - Interest
- 008 - YTD Taxes
- 012 - Returned Check Fees
- 013 - Late Charge
- 014 - HUD
- 016 - Memo Funds 2
- 017 - Memo Funds 3
- 018 - Memo Funds 4
- 027 - Tax Advance
- 028 - Insurance Advance
- 029 - Other Advance
- 030 - Interest Tax Advance
- 031 - Interest on Insurance Advance
- 032 - Interest on Other Advance
- 033 - Service Charge

If the principal or escrow balance are affected by a transaction the remarks also include the new principal and escrow balances.

To determine which month's receivables have been liquidated, you must review the history screen and the receivable screen.

LINE ~ 24 When you reach the last page of the History, the message
M025-IQ COMPLETE is displayed.

TITLE:	LOAN MONITORING REPORT
STANDARD FREQUENCY:	Weekly
SEQUENCE:	DEPARTMENT, REASON CODE, ACCOUNT NUMBER
CONTROL BREAKS:	REASON CODE OR DEPARTMENT
SELECTION CRITERIA:	THOSE ACCOUNTS THAT HAVE LOAN MONITORING TRAILERS WITH A NOTIFICATION DATE LESS LEAD TIME THAT IS LESS THAN CURRENT DATE PLUS 7 DAYS
PURPOSE:	ALLOW DEPARTMENTS TO HAVE AN AUTOMATED EXCEPTION REPORT TO SHOW SPECIAL LOAN CONSIDERATIONS
FIELD NAME:	EXPLANATION:
1. ACCOUNT NUMBER	CUSTOMER ACCOUNT NUMBER
2. SHORT NAME	SHORT NAME ON CUSTOMER ACCOUNT
3. NOTE DATE	NOTIFICATION DATE ON TRAILER
4. LEAD TIME	LEAD TIME IN DAYS
5. AMOUNT	AMOUNT BEING MONITORED
6. REMARKS	COMMENTS INPUT ON THE LOAN MONITORING TRAILER

[illegible]

TITLE: NEW ESCROW PAYEE ACCOUNTS THIS MONTH

STANDARD FREQUENCY: WEEKLY

SEQUENCE: ALPHABETICAL BY PAYEE SHORT NAME. NOTE: THERE ARE FOUR COLUMNS READING TOP TO BOTTOM, LEFT TO RIGHT.

SELECTION CRITERIA: ALL PAYEE ACCOUNTS WITH AN OPENING DATE WITHIN THE CURRENT MONTH

PURPOSE: PROVIDES BACKUP TO ONLINE INQUIRIES AND A SUPPLEMENT TO REGULAR LISTINGS

RELATED REPORTS: 020/120 - NEW ACCOUNT SET-UP REPORT - ESCROW OR GENERAL LEDGER PAYEE; 460 - COMPLETE ESCROW PAYEE LIST

EXPLANATION:

UNIQUE NUMBER ASSIGNED TO THIS PAYEE ACCOUNT
SHORT NAME OF THIS PAYEE

RANK 001
PAGE 1

ASSOCIATION/BANK NAME
NEW ESCROW PAYEE ACCOUNTS THIS MONTH

ACCOUNT NUMBER	NAME	ACCOUNT NUMBER	NAME	ACCOUNT NUMBER	NAME
05-005976-5	LATORAUNE HIGGINS	05-005972-4	LAMAR AGENCY TH	05-005974-0	PERRY TITLE CO
05-005973-2	HINES PHILIP J				
	HOME IMPROVEMENT				

REPORT NO 15285

DEPARTMENT OF REVENUE AND CUSTOMS PAYMENT

ASSE 088

ACCOUNT NUMBER 05-831067-3
NAME LAKE PEERSONVILLE
COUNTY FOWLE TOWN

ACCOUNT NUMBER 05-831062-3
NAME PORT JERSON TOWN

ACCOUNT NUMBER 05-831061-3
NAME PORT JERSON TOWN

ACCOUNT NUMBER 05-831060-3
NAME PORT JERSON TOWN

ACCOUNT NUMBER 05-831059-3
NAME PORT JERSON TOWN

ACCOUNT NUMBER 05-831058-3
NAME PORT JERSON TOWN

NAME 088
05-831057-3
PORT JERSON TOWN

LAKE - MCOO

***** END OF REPORT *****

CE
H0 FIA CASE NO. 101-315116-03203
-13-7
*** CURRENT ACCOUNTS ***
LOAN TYPE BRANCH 1
CURR PRIN BAL \$26,006.59
CURR ESCR DAL \$404.46
** STATUS **
ACTIVE UNDER FORBEARANCE RECEIVING BILLS

FORBEARANCE
FORB PAY \$370.00
TTL FORB DUE \$370.00
FORB PTD FORB STR FORB END FORB PYMT PLAN
SEP01,86 JUL01,86 DEC31,86 FULL PAYMENT

TOTAL RECEIVABLE DUE:
PRINCIPAL \$191.25
INTEREST \$5,440.84
ESCROW \$44.94
SERV CHG \$10.84
LATE CHG \$0.00
RET CHK CHG \$0.00
ADVANCES \$0.00
INT ON ADV \$0.00
TTL ADVANCES DUE \$0.00
MORT DELQ 90 PLUS
PRINCIPAL+INTEREST \$311.06
TOTAL MONTHLY PAYMENT \$10.84
SERV CHG \$44.00
ESCROW \$44.00
TOTAL PAYMT \$365.90
TOTAL TXN AMT

TRANSACTION HISTORY:
TXN DATE PRINCIPAL INTEREST
310 JUL11,86 \$0.00 \$314.22
310 AUG06,86 \$0.00 \$314.22
ESCROW \$44.94
SERV CHG \$10.84
LATE CHG \$0.00
RET CHK CHG \$0.00
ADVANCES \$0.00
INT ON ADV \$0.00
TOTAL TXN AMT \$370.00

** SHORT NAME SENRANO JOA
ACCOUNT NO 07-030534-7
FIA CASE NO. 351-137389-03221
LOAN TYPE BRANCH 1
CURR PRIN BAL \$23,165.26
CURR ESCR DAL \$497.35
** STATUS **
ACTIVE UNDER FORBEARANCE RECEIVING BILLS

FORBEARANCE INFORMATION:
FORB PAYMT PARTIAL PAYMT \$0.00
TTL FORB DUE \$140.00
FORB PTD FORB STR FORB END FORB PYMT PLAN
SEP01,86 AUG01,86 FEB28,87 REDUCED PAYMENT

TOTAL RECEIVABLE DUE:
PRINCIPAL \$611.16
INTEREST \$3,609.98
ESCROW \$795.37
SERV CHG \$9.65
LATE CHG \$0.00
RET CHK CHG \$0.00
ADVANCES \$0.00
INT ON ADV \$0.00
TTL ADVANCES DUE \$0.00
MORT DELQ 90 PLUS
PRINCIPAL+INTEREST \$151.87
ESCROW \$58.76
SERV CHG \$9.65
TOTAL PAYMT \$260.28

HOME MORTGAGES MONTHLY INVENTORY AND DELINQUENCY REPORT No. 452

This report contains all data previously found on report No. 92203. All future references to this report should be made by using the new number, 452.

1. FORMAT. Each Region's report contains the following three major sections. Each section is broken out by Field Office and shows the Regional totals.
 - a. First Section. The number of mortgages in the inventory and the amount collected each month as well as the cumulative amount collected for the fiscal year.
 - b. Second Section. The status of the mortgages in relation to the terms of the note.
 - c. Third Section. The number and status of forbearance agreements and the amount collected and delinquent.
2. CONTENT AND DATA SOURCES. The report consists of the data elements described in paragraphs 3 through 6 below. The description indicates the source of the data within the System. The System selects accounts by the General Ledger class codes on Loan Screen One (LNS1). Note that all data is based on the Single Family Notes System.
3. PART I - MORTGAGES IN INVENTORY

d. On Hand at End of the Month. Indicates the result of adding "mortgages on hand at beginning of month" to "mortgages added to inventory during the month" and subtracting "mortgages removed from inventory."

(1) Total Amount Collected. Indicates the total of all collections by using the following transactions: 310, 204, 280, 006, and 007 (See the Users Guide for an explanation of these codes).

(2) Total Amount Collected FY to Date. Self-explanatory.

4. PART II - NOTE TERMS STATUS

a. Total Current. Indicates number and percent of accounts for which principal paid-to date is the first of the month following the report period.

EXAMPLE: For the report ending February 29, 1984, the System selects accounts with a principal paid-to date of March 01, 1984.

b. Total Delinquent. Indicates number and percent of accounts for which principal paid-to date is prior to the first day of the report period.

EXAMPLE: For the report period ending February 29, 1984, the System selects accounts with paid-to date prior to February 01, 1984.

c. Foreclosures in Process. Indicates accounts with status code 41 (loan posted for foreclosure) and with principal paid-to date prior to first day of report period.

d. No Forbearance Aggr. No Forbearance Agreement in effect. Indicates accounts with principal paid-to date prior to first day of report period and for which condition code 83 (forbearance agreement in effect) is not on LNS1. Note: These accounts are delinquent under the terms of the note.

5. PART III - FORBEARANCE AGREEMENT STATUS

a. Total Forbearance Agreements.

(1) Accounts Reported. Indicates number of accounts for which principal paid-to date is prior to the first day of the report period, which have condition code 83 on LNS1, and forbearance end date falls after the report period.

EXAMPLE: For the report period ending February 29, 1984, the forbearance end date must be March 31, 1984, or later and the principal paid-to date must be before February 01, 1984.

NOTE: The sum of (1) foreclosures in process, (2) accounts with no forbearance agreement, and (3) total forbearance agreements equals (4) total number of delinquencies under terms of the note.

- (2) Amount Collected. Indicates collections on accounts with forbearance agreements in effect during the report period.

EXAMPLE: For report period ending February 29, 1984, the System selects accounts with forbearance end dates of February 29, 1984, and later.

Dollar amounts take into account transactions 310, 204, 280, 006, and 007.

- b. Current Under Agreement. Indicates number and percent of accounts with forbearance agreements in effect during the report period where the forbearance paid-to date is later than the report period end date.

EXAMPLE: For the report period ending February 29, 1984, the System selects accounts with forbearance end dates of February 29, 1984, and after, with forbearance paid-to dates of March 01, 1984 and after.

Also identifies the number of suspended (SUS) payment agreements

- d. On Hand at End of the Month. Indicates the result of adding "mortgages on hand at beginning of month" to "mortgages added to inventory during the month" and subtracting "mortgages removed from inventory."

(1) Total Amount Collected. Indicates the total of all collections by using the following transactions: 310, 204, 280, 006, and 007 (See the Users Guide for an explanation of these codes).

(2) Total Amount Collected FY to Date. Self-explanatory.

4. PART II - NOTE TERMS STATUS

- a. Total Current. Indicates number and percent of accounts for which principal paid-to date is the first of the month following the report period.

EXAMPLE: For the report ending February 29, 1984, the System selects accounts with a principal paid-to date of March 01, 1984.

- b. Total Delinquent. Indicates number and percent of accounts for which principal paid-to date is prior to the first day of the report period.

EXAMPLE: For the report period ending February 29, 1984, the System selects accounts with paid-to date prior to February 01, 1984.

- c. Foreclosures in Process. Indicates accounts with status code 41 (loan posted for foreclosure) and with principal paid-to date prior to first day of report period.

No Forbearance Agreement. Indicates accounts with principal paid-to date prior to first day of report period and for which condition code 83 (forbearance agreement in effect) is not on LNS1. Note: These accounts are under the terms of the note.

FORBEARANCE AGREEMENT STATUS

No Forbearance Agreements.

Accounts Reported. Indicates number of accounts for which principal paid-to date is prior to the first day of the report period, have condition code 83 on LNS1, and whose forbearance end date falls after the report period.

EXAMPLE: For the report period ending February 29, 1984, the forbearance end date must be March 31, 1984, or later and the principal paid-to date must be before February 01, 1984.

NOTE: The sum of (1) foreclosures in process, (2) accounts with no forbearance agreement, and (3) total forbearance agreements equals (4) total number of delinquencies under terms of the note.

- (2) Amount Collected. Indicates collections on accounts with forbearance agreements in effect during the report period.

EXAMPLE: For report period ending February 29, 1984, the System selects accounts with forbearance end dates of February 29, 1984, and later.

Dollar amounts take into account transactions 310, 204, 280, 006, and 007.

- b. Current Under Agreement. Indicates number and percent of accounts with forbearance agreements in effect during the report period where the forbearance paid-to date is later than the report period end date.

EXAMPLE: For the report period ending February 29, 1984, the System selects accounts with forbearance end dates of February 29, 1984, and after, with forbearance paid-to dates of March 01, 1984 and after.

Also identifies the number of suspended (SUS) payment agreements

- c. Delinquent Under Agreement

- (1) Accounts Reported. Indicates number and percent of accounts with forbearance agreements in effect during the report period where the forbearance paid-to date is prior to the report period end date.

EXAMPLE: Report period ends February 29, 1984. The System selects all accounts with forbearance paid-to date for February 01, 1984, and prior to that date.

- (2) Amount Delinquent. The System uses the amount in TOTAL AMOUNT DUE on FORB screen for the report period for accounts delinquent under forbearance agreements.

ASDC
PAGE 1

DEPARTMENT OF PUBLIC AND URBAN DEVELOPMENT
HOME MORTGAGES MONTHLY INVENTORY AND DELINQUENCY REPORT

REPORT NO. 452
AS OF MAR-1-84

MORTGAGES IN INVENTORY

FIELD OFFICE	ON HAND AT BEGINNING OF THE MONTH		ADDED TO INVENTORY DURING THE MONTH		REMOVED DURING THE MONTH		ON HAND AT END OF THE MONTH		TOTAL AMOUNT COLLECTED FY-10 DATE
	ASSIGNED	PMH	ASSIGNED	PMH	ASSIGNED	PMH	ASSIGNED	PMH	
CT-PARTOFFC	111	2	0	0	0	0	111	2	175,267
MA-BOSTON	21	16	0	0	0	0	616	16	1,087,613
NH-PANCIESTER	22	11	0	0	0	0	92	11	87,943
RI-PROVIDENCE	104	0	2	0	1	0	103	0	84,113
REGION 1 TOTALS	520	69	2	0	2	0	924	69	1,424,937

NOTE TERMS STATUS

FIELD OFFICE	TOTAL CURRENT		TOTAL DELINQUENT		FORECLOSURES IN PROCESS		AD FORBEARANCE AGGR	
	ASSIGNED	PMH	ASSIGNED	PMH	ASSIGNED	PMH	ASSIGNED	PMH
CT-PARTOFFC	21	11	43	1	9	0	67	1
MA-BOSTON	21	16	0	0	4	4	266	21
NH-PANCIESTER	0	0	0	0	4	0	21	0
RI-PROVIDENCE	0	0	0	0	0	0	0	0
REGION 1 TOTALS	37	17	52	93	75	4	363	31

FORBEARANCE AGREEMENT STATUS

FIELD OFFICE	TOTAL FORBEARANCE AGREEMENTS		CURRENT UNDER AGREEMENT		DELINQUENT UNDER AGREEMENT		AMOUNT DELINQUENT	
	ASSIGNED	PMH	APPLICAT COLLECTED	ASSIGNED	PMH	PCT	ASSIGNED	PMH
CT-PARTOFFC	25	20,103	0	17	0	59	12	0
MA-BOSTON	26	13,214	11,492	146	130	56	130	0
NH-PANCIESTER	42	24,232	770	40	2	64	31	0
RI-PROVIDENCE	52	28,545	0	61	0	26	0	0
REGION 1 TOTALS	445	196,814	12,232	264	185	59	185	1,501

REPORT NO. 460

TITLE: COMPLETE ESCROW PAYEE LIST/ COMPLETE GENERAL LEDGER PAYEE LIST

STANDARD FREQUENCY: MONTHLY

OPTIONAL FREQUENCY: ON REQUEST

MEDIA: PAPER/MICROFICHE

SEQUENCE: ALPHABETICAL BY SHORT NAME. NOTE: THERE ARE TWO COLUMNS, READING LEFT TO RIGHT, TOP TO BOTTOM.

OPTIONAL SEQUENCE: NONE

CONTROL BREAKS: NONE

SELECTION CRITERIA: ALL ACTIVE TYPE 13 (GENERAL LEDGER PAYEES) OR TYPE 15 (ESCROW PAYEES)

PURPOSE: TWO LISTS ARE PRODUCED- ESCROW PAYEES AND GENERAL LEDGER PAYEES, PROVIDING A HARD COPY RECORD OF THOSE INDIVIDUALS AND BUSINESSES TO WHICH THE ASSOCIATION/BANK WRITES CHECKS.

OTHER OPTIONS: NONE

RELATED REPORTS: 260 - NEW ESCROW PAYEE ACCOUNTS THIS MONTH; 280- NEW GENERAL LEDGER PAYEE ACCOUNTS THIS MONTH

FIELD NAME:	EXPLANATION:
1. ACCOUNT NUMBER	UNIQUE NUMBER ASSIGNED TO THIS PAYEE
2. SHORT NAME	SHORT NAME ON THE ACCOUNT
3. FULL NAME AND ADDRESS	COMPLETE NAME AND ADDRESS ON THE ACCOUNT

REPORT NO. 460
AS OF SEP26,86

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
COMPLETE ESCROW PAYEE LIST

ASOC PAGE 158
001

ACCOUNT NUMBER	SHORT NAME	**** FULL NAME AND ADDRESS ****	ACCOUNT NUMBER	SHORT NAME	**** FULL NAME AND ADDRESS ****
05-591203-4	01 HUD, OFA	DEPT OF HUD OFA PO BOX 44804 451 7TH STREET WASHINGTON DC 20410	05-017000-8	02 BLOOMFIELD	TOWN OF BLOOMFIELD TAX COLLECTOR TOWN HALL BLOOMFIELD CT 06002
05-017000-1	02 BRIDGEPORT	CITY OF BRIDGEPORT TAX COLLECTOR CITY HALL 325 CONGRESS STREET BRIDGEPORT CT 06604	05-017000-2	02 BRISTOL	CITY OF BRISTOL TAX COLLECTOR TOWN HALL 111 NORTH MAIN STREET BRISTOL CT 06010
05-017000-3	02 BURLINGTON	TOWN OF BURLINGTON CT TAX COLLECTOR TOWN HALL BURLINGTON CT 06013	05-017000-4	02 EAST HAVEN	TOWN OF EAST HAVEN TAX COLLECTOR TOWN HALL EAST HAVEN CT 06512
05-017000-5	02 ENFIELD	TOWN OF ENFIELD TAX COLLECTOR TOWN HALL 820 ENFIELD STREET ENFIELD CT 06082	05-017000-6	02 GROTON	CITY OF GROTON TAX COLLECTOR CITY HALL PO BOX 881 GROTON CT 06340
05-017000-7	02 HAMDEN	CITY OF HAMDEN TAX COLLECTOR CITY HALL 2372 WHITNEY AVENUE HAMDEN CT 06518	05-017000-9	02 HARTFORD	CITY OF HARTFORD TAX COLLECTOR CITY HALL 550 MAIN ST HARTFORD CT 06103
05-017001-0	02 LEDYARD	TOWN OF LEDYARD TAX COLLECTOR TOWN HALL LEDYARD CT 06339	05-017001-1	02 MERIDEN	CITY OF MERIDEN TAX COLLECTOR CITY HALL MERIDEN CT 06450
05-017001-2	02 MIDDLETOWN	CITY OF MIDDLETOWN TAX COLLECTOR CITY HALL MIDDLETOWN CT 06457	05-017001-3	02 MILFORD	CITY OF MILFORD TAX COLLECTOR CITY HALL MILFORD CT 06460
05-017001-4	02 NAUGATUCK	CITY OF NAUGATUCK TAX COLLECTOR CITY HALL NAUGATUCK CT 06770	05-017001-5	02 NEW HAVEN	CITY OF NEW HAVEN TAX COLLECTOR CITY HALL 200 ORANGE STREET NEW HAVEN CT 06510
05-017001-7	02 NEW LONDON	CITY OF NEW LONDON TAX COLLECTOR CITY HALL NEW LONDON CT 06320	05-017001-6	02 NEWINGTON	TOWN OF NEWINGTON TAX COLLECTOR TOWN HALL MAIN STREET NEWINGTON CT 06111
05-017001-9	02 NO-STONINGTON	TOWN OF NORTH STONINGTON CT TAX COLLECTOR TOWN HALL NORTH STONINGTON CT 06359	05-017001-8	02 NORTH HAVEN	TOWN OF NORTH HAVEN TAX COLLECTOR TOWN HALL NORTH HAVEN CT 06473

REPORT NO. 471

TITLE:

MONTHLY SUMMARY OF ASSISTANCE PAYMENTS DUE UNDER SECTIONS 235-D OR 235-J

SEQUENCE:

FHA CASE NUMBER, LOAN ACCOUNT NUMBER

SELECTION CRITERIA:

ALL LOANS WITH ACTIVE FHA-235 TRAILERS

PURPOSE:

LOANS MADE UNDER SECTION 235 OF THE NATIONAL HOUSING ACT ARE ALLOWED A SUBSIDY ON THE MORTGAGE PAYMENT FROM THE FEDERAL GOVERNMENT. THIS REPORT IS USED TO PREPARE FHA FORM 3103 - BILLING HUD/FHA FOR THE SUBSIDY PAYMENTS DUE.

RELATED REPORTS:

471A -235 BILLING ERROR REPORT

FIELD NAME:

1. FHA CASE NUMBER
- ACCOUNT NUMBER
2. TRANSACTION CODE
3. EXPLANATION

EXPLANATION:

CASE NUMBER ASSIGNED TO THE LOAN BY HUD/FHA
UNIQUE NUMBER ASSIGNED TO THIS ACCOUNT

1= HUD BILLING DETAIL RECORD

5= ERROR RECORD

THE REASON HUD/FHA WAS NOT BILLED FOR THIS LOAN:

1= PENDING TRAILER WITH INACTIVE 235 TRAILER

2= PENDING TRAILER FLAG ON AND NO PENDING TRAILER

3= NOT RECERTIFIED ON TIME

4= NO HIP

5= NO ADJUSTED FAMILY INCOME FOR FORMULA 1 CALCULATION

6= NO FORMULA 2 FACTOR FOR FORMULA 2 CALCULATION

7= NO SCHEDULED AMOUNT DUE FOR FORMULA 2 CALCULATION

8= NO ORIGINAL LOAN AMOUNT FOR FORMULA 1 CALCULATION

9= FORMULA 1 MISSING IN 235 TRAILER

10= FORMULA 2 MISSING IN 235 TRAILER

11= NO 235 TRAILER AT SPECIFIED LOCATION

(REPORT 471, CONT'D)

4. BILLING DATE
5. ADJUSTED INCOME
6. $CL5/12 \times 20\%$
7. ORIGINAL MORTGAGE
8. TOTAL PI&E
9A. FORM 1 CL8-CL6
9B. FORM 2 FCT X CL7
10. AMT DUE FROM FHA
11. HANDLING CHARGE
12. TOTAL AMOUNT

THE DATE OF THE TRANSACTION FOR WHICH BILLING IS BEING MADE
THE MORTGAGOR'S CERTIFIED ANNUAL INCOME LESS 5%, LESS \$300 FOR EACH DEPENDENT
20% OF ADJUSTED MONTHLY INCOME (COLUMNS DIVIDED BY 12 X .20)
ORIGINAL LOAN AMOUNT
TOTAL PRINCIPAL, INTEREST, AND ESCROW PAYMENT ON THE LOAN
THE MONTHLY SURSIDY PAYMENT USING FORMULA 1 (COLUMN 8 MINUS COLUMN 6)
THE MONTHLY SURSIDY PAYMENT USING FORMULA 2 (FACTOR X COLUMN 7)
THE AMOUNT OF ASSISTANCE PAYMENT DUE FROM HUD/FHA. THIS IS THE LESSOR OF 9A AND 9B.
Not applicable
THE TOTAL AMOUNT DUE FROM HUD/FHA. SUM OF COLUMNS 10 AND 11.

A REPORT TOTAL IS GIVEN FOR COLUMNS 10, 11, AND 12.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
 MONTHLY SUMMARY OF ASSISTANCE PAYMENTS
 AS OF JUNE 15 1963

DEPARTMENT OF HOUSING
 FEDERAL HOUSING
 ADMINISTRATION
 SECTION 235-J
 CR 235-J

MONTH AND
 SECTION OF A
 '983
 '235-J

FHA CASE NO.	ACCT NO.	IR CD	EXPLANATION	TRANS. DATE	ADJ. INCOME	CLS/12 X 201	DRIC. MORTGAGE	TOTAL FILE	FORM-1 CLR-CL6	FORM-2 FCM-7	2 AMT. FROM FHA	DUE FROM FHA	MAINT. CHARGE	TOTAL AMT.
-1-	-2-	-3-	-4-	-5-	-6-	-7-	-8-	-9-	-10-	-11-	-12-	-13-	-14-	-15-
011-101191-000	060203599	1		07-01-83	2,653.00	44.22	14,950.00	124.91	86.35	72.49	72.49	.00	.00	72.49
011-104201-000	060204013	1		07-01-83	3,245.40	54.09	14,900.00	122.68	74.00	71.56	71.56	.00	.00	71.56
011-111199-000	060204179	1		07-01-83	4,105.38	68.42	15,350.00	119.41	56.49	74.11	56.49	.00	.00	56.49
011-116916-000	060204229	1		07-01-83	2,524.00	42.07	16,000.00	127.45	91.81	74.47	74.47	.00	.00	74.47
011-116941-000	060204237	1		07-01-83	6,192.00	103.20	17,800.00	119.80	23.17	67.80	23.17	.00	.00	23.17
011-128219-000	060204336	1		07-01-83	1,152.00	19.20	17,200.00	117.36	104.29	65.30	65.30	.00	.00	65.30
011-133997-000	060204419	1		07-01-83	7,205.00	120.08	18,000.00	122.66	9.09	68.43	9.09	.00	.00	9.09
011-139783-000	060204567	1		07-01-83	1,980.00	33.00	17,850.00	123.54	97.38	68.24	68.24	.00	.00	68.24
011-142124-000	060204633	1		07-01-83	5,884.00	98.07	17,850.00	121.04	29.63	67.99	29.63	.00	.00	29.63
011-142212-000	060204641	1		07-01-83	5,229.00	87.15	21,000.00	148.28	68.88	79.96	68.88	.00	.00	68.88
011-142970-000	060204666	1		07-01-83	3,122.00	52.03	16,850.00	120.47	74.78	64.30	64.30	.00	.00	64.30
011-143633-000	060204674	1		07-01-83	4,845.00	80.75	17,550.00	131.50	56.37	66.04	56.37	.00	.00	56.37
011-146250-000	060227014	1		07-01-83	4,534.38	75.57	24,000.00	190.24	124.42	57.06	57.06	.00	.00	57.06
011-176861-000	060227063	1		07-01-83	4,754.00	79.23	22,950.00	196.79	126.75	62.44	62.44	.00	.00	62.44
011-178356-000	060227089	1		07-01-83	10,462.00	174.37	27,500.00	215.87	52.62	74.92	52.62	.00	.00	52.62
011-180371-000	060227105	1		07-01-83	8,243.00	137.38	25,000.00	198.47	71.36	72.73	71.36	.00	.00	71.36
011-193217-032	060227170	1		07-01-83	8,140.20	135.67	32,300.00	290.29	167.80	130.38	130.38	.00	.00	130.38
011-196220-000	060227188	1		07-01-83	9,618.00	160.30	32,450.00	278.14	131.04	131.09	131.04	.00	.00	131.04
011-204028-000	060227220	1		07-01-83	4,579.00	76.32	38,000.00	381.85	303.33	188.32	188.32	.00	.00	188.32
011-204487-000	060227230	1		07-01-83	14,906.25	248.44	44,000.00	408.49	178.14	210.37	178.14	.00	.00	178.14

235 BILLING ERROR REPORT AS OF JUNE 15, 1963		PAGE	2H
FHA CASE NO.	ACCT NO.	ERROR EXPLANATION	
501-187631-000	060229291	NOT RECERTIFIED ON TIME	
501-188656-000	060229309	NOT RECERTIFIED ON TIME	
501-216707-000	060229374	NOT RECERTIFIED ON TIME	
521-090886-000	060229416	NOT RECERTIFIED ON TIME	
531-010842-000	060229421	NOT RECERTIFIED ON TIME	
541-121426-000	060229440	NOT RECERTIFIED ON TIME	
541-126993-000	060229457	NOT RECERTIFIED ON TIME	
541-132444-000	060229473	NO 235 TRAILER FOUND AT SPECIFIED LOCATION	
548-062100-000	060229591	NOT RECERTIFIED ON TIME	
562-062388-000	060229515	NOT RECERTIFIED ON TIME	
571-019722-000	060225190	NOT RECERTIFIED ON TIME	
571-021090-000	060225208	NOT RECERTIFIED ON TIME	
581-044903-000	060254968	NO 235 TRAILER FOUND AT SPECIFIED LOCATION	
581-046357-000	060225307	NOT RECERTIFIED ON TIME	
581-053810-000	060225398	NOT RECERTIFIED ON TIME	
581-053909-000	060225406	NOT RECERTIFIED ON TIME	
581-060078-000	060225497	NOT RECERTIFIED ON TIME	
581-060736-000	060225505	NOT RECERTIFIED ON TIME	
581-063932-000	060225570	NOT RECERTIFIED ON TIME	
581-065768-000	060225588	NOT RECERTIFIED ON TIME	

235 BILLING ERROR REPORT AS OF JUNE 15, 1983			PAGE	29
FHA CASE NO.	ACCT NO.	ERROR EXPLANATION		
581-066168-000	060225604	NO 235 TRAILER FOUND AT SPECIFIED LOCATION		
581-066501-000	060225612	NO 235 TRAILER FOUND AT SPECIFIED LOCATION		
581-067797-000	060225661	NOT RECERTIFIED ON TIME		
581-067865-000	060225679	NO 235 TRAILER FOUND AT SPECIFIED LOCATION		
581-069171-000	060225711	NO 235 TRAILER FOUND AT SPECIFIED LOCATION		
581-069383-000	060225724	NO 235 TRAILER FOUND AT SPECIFIED LOCATION		
581-076020-000	060225531	NOT RECERTIFIED ON TIME		

3103

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION
MONTHLY SUMMARY OF ASSISTANCE PAYMENTS DUE UNDER SECTIONS 235 AND 236
AS OF NOVEMBER 16, 1979

MONTH AND YEAR.
DECEMBER 1979
SECTION OF ACT-2

[illegible]

REPORT NO. 492

TITLE: ESCROW BALANCE GREATER THAN PRINCIPAL BALANCE
STANDARD FREQUENCY: MONTHLY

SEQUENCE: BRANCH; CITY CODE; LOAN ACCOUNT NUMBER

SELECTION CRITERIA: ALL LOAN ACCOUNTS
ESCROW BALANCE GREATER THAN THE PRINCIPAL BALANCE

PURPOSE: PROVIDES A LISTING OF LOAN ACCOUNTS WITH AN ESCROW BALANCE GREATER THAN THE CURRENT PRINCIPAL BALANCE.
THE ASSOCIATION/BANK MAY WISH TO USE THE ESCROW FUNDS TO PAY THE LOAN IN FULL OR TO NOTIFY THE MORTGAGOR
TO MAKE ARRANGEMENTS TO PAY OFF THE LOAN.

WITH THE

RELATED REPORTS:

EXPLANATION:

UNIQUE NUMBER ASSIGNED TO THIS ACCOUNT
FULL NAME ON THE LOAN AND MAILING ADDRESS ACCORDING TO THE MAIL CODE
CURRENT BALANCE OF THE LOAN
PRINCIPAL AND INTEREST CONSTANT ON THE LOAN
CURRENT BALANCE IN THE ESCROW ACCOUNT
LT = LATE CHARGE DUE
RC = RETURNED CHECK FEE DUE
LOAN TYPE CODE
PAYMENT OPTION CODE
PAYMENT TYPE CODE
INTEREST PAYMENT METHOD CODE
BRANCH ASSIGNED CODE
CODE FOR THE CITY WHERE OFFICE SERVICING THE PROPERTY IS LOCATED
LOAN CLASS CODE
DATE TO WHICH THE REGULAR PRINCIPAL PAYMENTS DUE ON THE LOAN HAVE BEEN PAID

ASSOCIATION/BANK NAME										BANK	005
ESCROW BALANCE GREATER THAN PRINCIPAL BALANCE										PAGE	001

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT DELINQUENT STATUS REPORT SAN ANTONIO TX.									
REPORT NO. 307 AS OF FEB 16 85 BRANCH NO. 049	ACCOUNT NO. SUB	TELEPHONE NO. NAME AND MAILING ADDRESS	CLASS	BNK	FRC	235	MONTHLY PAYMENT	TOTAL DUE MORTGAGE	PAGE OF REPORT 613 PAGE OF BRANCH 019
									PAY-TO NO. DAY
ER 495-014763-4	000-000-0000	RUDY A. ARISPE	2	B	-	-	120.18	787.85	MAR01.82 90+
	139 IDELL AVENUE	SAN ANTONIO TEXAS 78223							
ER 495-022398-9	000-000-0000	JESSE G. C. OFFELIA CAMBIA	2				149.59	1,024.68	APR01.82 90+
	5139 GROVEMILL DRIVE	SAN ANTONIO TX 78228							
ER 495-020221-4	000-000-0000	ARTURO J. BERNICE CUELLAR	2				186.74	1,494.68	MAR01.82 90+
	7026 BUTTERFIELD	SAN ANTONIO TEXAS 78227							
ER 495-018345-4	000-000-0000	OSCAR C. DE LECN	2				377.14	3,771.40	MAY01.84 90+
	ESPERANZA DE LECN	3601 BRUSHWOOD							
	CORPUS CHRISTI	TX 78415							
ER 495-018728-7	000-000-0000	HENRY L. GARCIA	2		F		99.36	1,398.32	NOV01.82 90+
	310 ST. GEORGE	SAN ANTONIO							
	TX 78202								
ER 495-070915-6	000-000-0000	ANTONIO C. GONZALES AND	2		F	H	670.70	8,148.97	NOV01.82 90+
	CLARICE Y GONZALES	4150 FREESTONE							
	SAN ANTONIO TX 78222								
ER 495-002152-2	000-000-0000	REYNALDO RETIZ	2				294.65	2,954.49	JUN01.82 90+
	7123 WESTLYN	SAN ANTONIO TEXAS 78227							
ER 495-071455-2	000-000-0000	MARYA E. AND JUAN P. TENIENTE	2				174.73	1,572.57	JUN01.84 90+
	545 SIMS STREET	SAN ANTONIO							
	TX 78225								
90+ DAYS FORBEARANCE DELINQUENT TOTALS							1,048.51	4,471.69	
90+ DAYS MORTGAGE DELINQUENT TOTALS							2,073.09	21,152.96	

Report No. 507, Delinquent Status Report

The Delinquent Status Report is broken out by field office. Within each office the report is further broken out by servicer code for those offices that enter such codes in the SERVICER CD field on Loan Screen One. We urge all field offices to use servicer codes. They enhance the use of the report by making it easy for each servicer to locate quickly the accounts for which he or she is responsible.

Under each servicer code the accounts are broken out into the number of days delinquent--30, 60, 90, and 90+. For field offices that do not use servicer codes, the report breaks out only by the number of days delinquent. Each break out by number of days delinquent is further broken out into "Under Mortgage" or "Under Forbearance."

The report provides the following information for each delinquent account on the report.

1. Servicer Code (SV CD)
2. Account Number and FHA Case Number
3. Telephone Number and Name and Mailing Address
4. Loan Class - from the LN CLASS field on Loan Screen One. This entry is always a two (2) to indicate an FHA loan.
5. Bankruptcy (BNK) - a "B" in this column indicates that Status Code 46, Bankruptcy, appears on Loan Screen One.
6. Foreclosure (FRC) - an "F" in this column indicates that Status Code 41, Loan Posted for Foreclosure, appears on Loan Screen One. (Note that the initial report also contains some accounts which have been foreclosed or otherwise closed out. This problem is being

in this column indicates that Status Code
Loan, appears on Loan Screen One.

8. Monthly Payment - indicates the amount of the monthly payment due under the mortgage or a forbearance agreement.
 9. Total Due - indicates the amount required to make the account current under the mortgage or the forbearance agreement as of the first of the report month.
 10. Paid-to Date - the forbearance paid-to date or the principal paid-to date.
 11. No. Day Delq. - determine by:
 - a. Dividing the monthly payment amount into the total due amount and always rounding down the result to the next whole number. The calculation for the number of days delinquent includes the payment due in the report month.
 - b. multiply the result of the above rounding activity by 30 days.
 - c. EXAMPLE: Monthly payment of \$108.00 divided into a total due of \$192.63 equals 1.8. Round 1.8 down to 1. Multiply 1 by 30 days for a 30 day delinquency.
- NOTE: The number of days delinquent is not based on the principal paid-to date or the forbearance paid-to date.
12. Totals - The totals for the monthly payment and the total due columns appear at the end of each break by 30, 60, and 90+ days delinquency for each Servicer Code.

F60XDCB

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

REPORT DATE : 08/29/85

SINGLE FAMILY DAILY COLLECTION REPORT

COLLECTION DATE: 08/28/85

FOR NEWARK, N. J. FIELD OFFICE

NAME	ACCOUNT NUMBER	CASE NUMBER	TRANS CODE	PAYMENT AMOUNT
CROWDER CLY	070089537	352229109	3100	\$260.00
DUFFY JA	060098225	352147557	3100	\$673.90
GRANBERG, RANDO	070156104	352163378	3100	\$392.75
HAMMOND ALFRED	070185210	352240433	3100	\$315.84
HANKERSON W	070129390	352234584	3100	\$570.44
LAWRENCE OLA	070070966	352217587	3100	\$2,241.72
LEVESQUE ROBERT	070094891	352186544	3100	\$1,300.79
LITTLE JOHN CO	070092192	352143502	3100	\$570.71
PEREZ JOSE	070063078	352142513	3100	\$620.64
PRUITT EL	070099197	352077076	3100	\$638.25
RASUL KHAL	070098943	352134860	3100	\$362.96
SHAHNEED KNALL	070017579	352211428	3100	\$1,052.86
TOTAL TRANSACTIONS	12	TOTAL AMOUNT	\$9,000.97	

ASSOCIATION/BANK NAME
ESCROW ANALYSIS PRELIMINARY RUN

REPORT NO. 668
RUN DEC10,78 - AS OF DEC31,78

LOAN NUMBER	SC N A H E	PREV PNT CHG	NET CHG	PMT EFF/ NXT DUE	PRV TOT * ESC PMT *	P & I + REQD + ADJUST + FACT	RND PMT	+ ITEM 1 + ITEM 2 - SUB + OTHER =	GOVT SUB	NEW PAYMENT				
07-777777-7	S	LAST NAME	II	JAN01,78	59.94	108.35	50.68	8.92	.29-	7.54	4.80	.00	11.00	191.00

95.73	SEQ	ITEM	ESTIMATED AMOUNT	TRM	MONTHLY AMOUNT	EFFECTV DATE	MOS REGD	AMT REGD
	3	STATE TAXES	75.00	3	25.00	SEP09,78	3	75.00
	4	CITY TAXES	60.00	12	5.00	APR10,78	8	40.00
	6	HAZARD INS	159.00	12	13.25	OCT05,78	2	26.50
	9	LIFE INS	7.43	1	7.43	DEC26,78	0	.00
		RESERVE						25.00

MONTHLY AMT-	50.68	AMOUNT REQD--	141.50
		PROJ BALANCE	88.00

 EXCEPTION: ----- 2DW 001 48123456789 *****

 ***** SHORTAGE *****
 ***** 53.50 - *****

NOTE: 1. 'OTHER' IS AN OPTIONAL FEATURE BY ASSOCIATION
2. 'RESERVE' IS AN OPTIONAL FEATURE BY ASSOCIATION

REPORT NO. 668

TITLE: ESCROW ANALYSIS PRELIMINARY OR SUPPLEMENTAL RUN

STANDARD FREQUENCY: ON REQUEST

MEDIA: F.PER/MICROFICHE

SEQUENCE: ASSOCIATION/BANK DETERMINED (SEE SELECTION CRITERIA)

CONTROL BREAKS: ACCORDING TO SELECTION CRITERIA

SELECTION CRITERIA: THE ASSOCIATION/BANK DETERMINES WHICH ACCOUNTS ARE TO BE ANALYZED THROUGH THE ESCROW ANALYSIS CONTROL SCREEN. ACCOUNTS CHOSEN MAY BE THOSE WITH CERTAIN DOLLAR AMOUNT PAYMENT INCREASES, EVERY X NUMBER OF ACCOUNTS, AND FROM UP TO FOUR OF THE FOLLOWING:

CLASS	FHA-235 CODE	SERVICER
LOAN NUMBER	TYPE OF LOAN	STATE CODE
COUNTY CODE	CITY CODE	MAPSCO CODE
AMOUNT OF PAYMENT CHANGE	BRANCH OFFICE	

PURPOSE: ESCROW ANALYSIS STATEMENTS MAY BE REQUESTED WITH THIS REPORT; HOWEVER, IT IS ADVISED TO WAIT AND REQUEST THEM WITH THE FINAL RUN (REPORT 650).

THIS PRELIMINARY RUN OF ESCROW ANALYSIS ALLOWS THE ASSOCIATION/BANK TO AUDIT THE ANALYSIS FOR ERRORS AND TO BE SURE THAT THE OPTIONS CHOSEN ARE IN LINE WITH COMPANY POLICY. AFTER ERRORS ARE CORRECTED, THE FINAL RUN, REPORT 650, IS REQUESTED AND STATEMENTS AND (OPTIONALLY) PAYMENT CARDS PRODUCED. THE 668 WILL ONLY SHOW THE FIRST ERROR ENCOUNTERED, HOWEVER, THE ACCOUNT CAN APPEAR ON THE 669 WITH MULTIPLE ERRORS.

PLEASE REFER TO THE ESCROW ANALYSIS SECTION OF THE LOAN USER'S GUIDE FOR COMPLETE DETAILS.

RELATED REPORTS: 650 - ESCROW ANALYSIS STATEMENTS; 669 - ESCROW ANALYSIS EXCEPTION RUN

FIELD NAME:

1. LOAN NUMBER
2. SC
2. PREV PNT
3. NAME
4. NET CHG
5. PNT EFF DATE
6. PREV ESC INS
7. P & I
8. MO REQD
9. PNT ADJ
10. RND FACT
11. ITEM 1
12. ITEM 2
13. GOVT SUB
14. OTHER

EXPLANATION:

UNIQUE NUMBER ASSIGNED TO THIS ACCOUNT

SERVICER CODE

PREVIOUS PAYMENT: THE TOTAL PAYMENT PRIOR TO THIS ANALYSIS

SHORT NAME ON THE ACCOUNT

NET CHANGE: DIFFERENCE BETWEEN THE OLD AND NEW TOTAL PAYMENTS

PAYMENT EFFECTIVE DATE: DATE THE NEW PAYMENT IS TO TAKE EFFECT

PREVIOUS ESCROW INSTALLMENT: ESCROW PAYMENT BEFORE THIS ANALYSIS

PRINCIPAL AND INTEREST CONSTANT

* INDICATES THAT A NEW P & I WAS USED

MONTHLY AMOUNT REQUIRED FOR ESCROW PAYMENT

PAYMENT ADJUSTMENT: ANY ESCROW SHORTAGE OR SURPLUS ADDED TO OR SUBTRACTED FROM THE PAYMENT FOR AN ASSOCIATION/BANK SPECIFIED NUMBER OF MONTHS TO INSURE THE PROPER ESCROW BALANCE

ROUNDING FACTOR: THE AMOUNT NEEDED TO MAKE THE NEW PAYMENT AN EVEN DOLLAR AMOUNT

ACCIDENT AND HEALTH INSURANCE MONTHLY AMOUNT

GROUP LIFE INSURANCE MONTHLY AMOUNT

GOVERNMENT SUBSIDY: FOR FHA-235 LOANS, THAT PART OF THE LOAN PAYMENT MADE BY THE GOVERNMENT NOT CURRENTLY DEFINED

(REPORT 668, CON'T)

15. SEQ NO
16. ITEM
17. ESTIMATED AMOUNT
18. TRM
19. MONTHLY AMOUNT
20. EFFECTV DATE
21. MOS REQ
22. AMT REQ
23. MONTHLY AMOUNT
24. AMOUNT REQUIRED
25. PROJ BALANCE
26. SHTG/SURPLUS

SEQUENCE NUMBER OF ESCROW REQUIREMENT TRAILER USED
DESCRIPTION OF ESCROW ITEM
AMOUNT ANTICIPATED TO BE DISBURSED OVER THE NEXT YEAR FOR THIS ITEM (FROM REQUIREMENT TRAILER)
TERM: NUMBER OF MONTHS THIS ITEM IS EFFECTIVE (OR NUMBER OF MONTHS BETWEEN DISBURSEMENTS)
AMOUNT NEEDED MONTHLY TO COVER THIS ITEM WHEN IT BECOMES DUE (#17 DIVIDED BY #18)
EFFECTIVE DATE OF THIS TRAILER ITEM
MONTHS REQUIRED: NUMBER OF MONTHS (ESCROW PAYMENTS) FROM TRAILER EFFECTIVE DATE TO DATE OF REPORT
AMOUNT REQUIRED: MONTHLY AMOUNT (#19) TIMES THE MONTHS REQUIRED (#21) = AMOUNT NEEDED IN ESCROW AT
THIS TIME TO COVER THIS ITEM
TOTAL OF THE MONTHLY AMOUNTS (#19) FOR ALL ITEMS
TOTAL OF THE AMOUNTS REQUIRED (#22) FOR ALL ITEMS
PROJECTED BALANCE: ESCROW BALANCE PROJECTED THROUGH THE EFFECTIVE DATE (INCLUDING DELINQUENT PAYMENT
AND EXCLUDING PREPAID PAYMENTS).
SHORTAGE/SURPLUS: DIFFERENCE BETWEEN THE AMOUNT REQUIRED (#24) AND THE PROJECTED ESCROW BALANCE
(#25). A NEGATIVE FIGURE IS A SHORTAGE AND A POSITIVE FIGURE IS A SURPLUS.

NOTE: THE EXCEPTIONS ARE THE FOLLOWING:

1. ESCROW INSTALLMENT CHANGE TRAILER PENDING
2. TERMS NOT EQUAL TO 3, 6, 12, 24 OR 36 USED
3. NEXT ANALYSIS DATE IS ZERO
4. DATE DUE/PAID + TERMS NOT GREATER THAN AS OF DATE
5. PENDING 235 LOAN TRAILER
6. ENDORSEMENT TRAILER USED
7. MULTIPLE TRAILERS OF SAME ESCROW TYPE USED
8. TIME FOR ANALYSIS BUT MONTHLY INDICATOR NOT ON
9. PREPAID PAST ANALYSIS AS OF DATE
10. INVALID NAME AND ADDRESS TRAILER
11. INVALID REQUIREMENTS TRAILER
12. LOAN ANALYZED WITHIN LAST 60 DAYS
13. MORE THAN 30 ITEMS TO BE ANALYZED
14. PROJECTED DISBURSEMENT
15. A AND H APPLICABLE BUT NO TRAILER PRESENT
16. 235 LOAN-NO 235 TRAILER-PROCESSED AS NON 235
17. 235 LOAN REINSTATED
18. 235 LOAN DISQUALIFIED
19. INVALID TERMS ON REQUIREMENT TRAILER
20. AMOUNT IN TRAILER IS NOT POSITIVE
21. PRINCIPAL PAID TO DATE IS NOT VALID
22. MORE THAN 10 ENDORSEMENT TRAILERS TO BE PROCESSED
23. PAYMENT CHANGE ON AUTO WITHDRAWAL LOAN PAYMENT
24. NR OF 2ND & 3RD QTR TAX TRLS FOR N.J. NOT = 2
25. NO STATE TAX TRLS FOR SPECIAL STATE TAX CALCULATN
26. SECOND PENDING INSTALLMENT CHG TRLR INSERTED TODAY
27. SPECIAL TAX CALC BUT TERM NOT EQUAL TO 3
28. BOTH TAX TRLS FOR N.J. EQUAL TO 2ND QTR
29. BOTH TAX TRLS FOR N.J. EQUAL TO 3RD QTR
30. NO EXCEPTION CODE IN TABLE-CONTACT EDS ACCT MANAGER

BANK 005
PAGE 1

ASSOCIATION/BANK NAME
ESCROW ANALYSIS PRELIMINARY RUN

,

LOAN NUMBER	PREV PMT SC N A M E	NET CHG	PMT EFF/ NXT DUE	PRV TOT * ESC PMT *	P & I +	MO	PMT	RND	GOVT	OTHER	NEW PAYMENT
					ITEM 1 +	ITEM 2 -	SUB +				
07-700077-6	170.00	21.00	JAN01,80	59.94	108.35*	50.68	8.92	.29-	7.54	4.80	11.00
ATL 00 KAHN,GEORGE			JAN01,80								191.00

SEQ NO	ITEM	ESTIMATED AMOUNT	TRM	MONTHLY AMOUNT	EFFECTV DATE	MOS REQD	AMT REQD
3	STATE TAXES	75.00	3	25.00	SEP09,79	3	75.00
4	CITY TAXES	60.00	12	5.00	APR10,79	8	40.00
6	HAZARD INS	159.00	12	13.25	OCT05,79	2	26.50
9	LIFE INS	7.43	1	7.43	DEC26,79	0	.00
	RESERVE						25.00

MONTHLY AMT-	50.68	AMOUNT REQD-	141.50
		PROJ BALANCE	88.00
		SHORTAGE	53.50-

2DN 001 48123456789

EXCEPTION:

REPORT NO. 669

TITLE: ESCROW ANALYSIS EXCEPTION REPORT

STANDARD FREQUENCY: WITH REPORT 668 - ESCROW ANALYSIS PRELIMINARY RUN

MEDIA: PAPER/MICROFICHE

SEQUENCE: LOAN ACCOUNT NUMBER

CONTROL BREAKS: NONE

SELECTION CRITERIA: LOANS EXAMINED BY THE 668 REPORT AND FOUND TO HAVE THE EXCEPTIONS LISTED IN THE REPORT SAMPLE

PURPOSE: PROVIDES A LIST OF EXCEPTION ITEMS FROM THE PRELIMINARY ESCROW ANALYSIS RUN WHICH WILL NEED TO BE EXAMINED AND CORRECTED PRIOR TO THE FINAL ANALYSIS RUN AS AN INCORRECT RUN MAY BE PRODUCED FOR THESE ACCOUNTS.

RELATED REPORTS: 668 - ESCROW ANALYSIS PRELIMINARY RUN; 650 - ESCROW ANALYSIS STATEMENTS

FIELD NAME:	EXPLANATION:
1. LOAN NUMBER	UNIQUE NUMBER ASSIGNED TO THIS ACCOUNT
2. NAME	SHORT NAME ON THE ACCOUNT
3. REJECTED	LOANS MARKED WITH AN ASTERISK (*) WERE NOT ANALYZED ON THE 668 REPORT
4. MESSAGE	REASON THE LOAN WAS NOT ANALYZED OR AN UNUSUAL CONDITION WHICH MAY AFFECT THE ANALYSIS. ALL POSSIBLE MESSAGES ARE LISTED ON THE REPORT SAMPLE.

BANK 005
PAGE 1

ASSOCIATION/BANK NAME
ESCROW ANALYSIS EXCEPTION REPORT

LOAN NUMBER	N A M E	REJECTED	MESSAGE
07-777777-7	SMITH	*	ESCROW CHANGE TRAILER PENDING
07-777777-8	JONES	*	NON STANDARD TERMS USED
07-777777-9	TERRY	*	NEXT ANALYSIS DATE INVALID
07-777778-0	VANCE	*	DATE DUE/PAID PLUS TERM NOT GREATER THAN AS OF DATE
07-777778-1	BARNES	*	235-LOAN PENDING TRAILER EFFECTIVE DATE GREATER THAN NEXT MONTH
07-777778-2	GOERING	*	ENDORSEMENT TRAILER USED
07-777778-3	KRALIK	*	ENDORSEMENT TRAILER NOT USED
07-777778-4	HUNT	*	MULTIPLE TRAILERS OF SAME ESCROW TYPE USED
07-777778-5	LEHPERT	*	AS OF DATE EQUAL OR GREATER THAN NEXT ANALYSIS DATE BUT MONTHLY INDICATOR NOT ON
07-777778-6	HUGHES	*	PREPAID LOAN
07-777778-7	COBURN	*	FILE PROBLEM WITH NAME AND ADDRESS TRAILERS
07-777778-8	YOUNGLING	*	FILE PROBLEM WITH REQUIREMENTS TRAILERS
07-777778-9	STENWART	*	LOAN ANALYZED WITHIN LAST 60 DAYS
07-777779-1	BYRNE	*	MORE THAN 30 ITEMS TO BE ANALYZED
07-777779-2	BLASCHKE	*	PROJECTED DISBURSEMENT
07-777779-3	BIRGFIELD	*	A AND H APPLICABLE BUT NO TRAILER PRESENT
07-777779-4	WOZNIAK	*	235 LOAN - NO 235 TRAILER - PROCESSED AS NON 235
07-777779-5	EAKIN	*	235 LOAN REINSTATED
07-777779-6	LAZARUS	*	235 LOAN DISQUALIFIED
07-777779-7	HARRILL	*	INVALID TERMS ON REQUIREMENT TRAILER
07-777779-8	JACKSON	*	AMOUNT IN TRAILER IS ZERO OR NEGATIVE
07-777779-9	FORRESTER	*	PRINCIPAL PAID TO DATE IS NOT VALID
07-777780-1	SATTERFIELD	*	MORE THAN 10 ENDORSEMENT TRAILERS TO BE PROCESSED
07-777780-2	PITALO	*	ENDORSEMENT TRAILER NOT USED
07-777780-3	PATTERSON	*	SPECIAL TAX CALC SPECIFIED FOR THIS LOAN BUT NOT ENOUGH STATE TAX TRAILERS

DEPARTMENT OF HOUSING AND URBAN AFFAIRS
451 7TH STREET S.W.
WASHINGTON, D.C. 20410

DECEMBER 31, 1983

JOHN C. SMITH
123 ANY STREET
ANY CITY, ANY STATE 12345

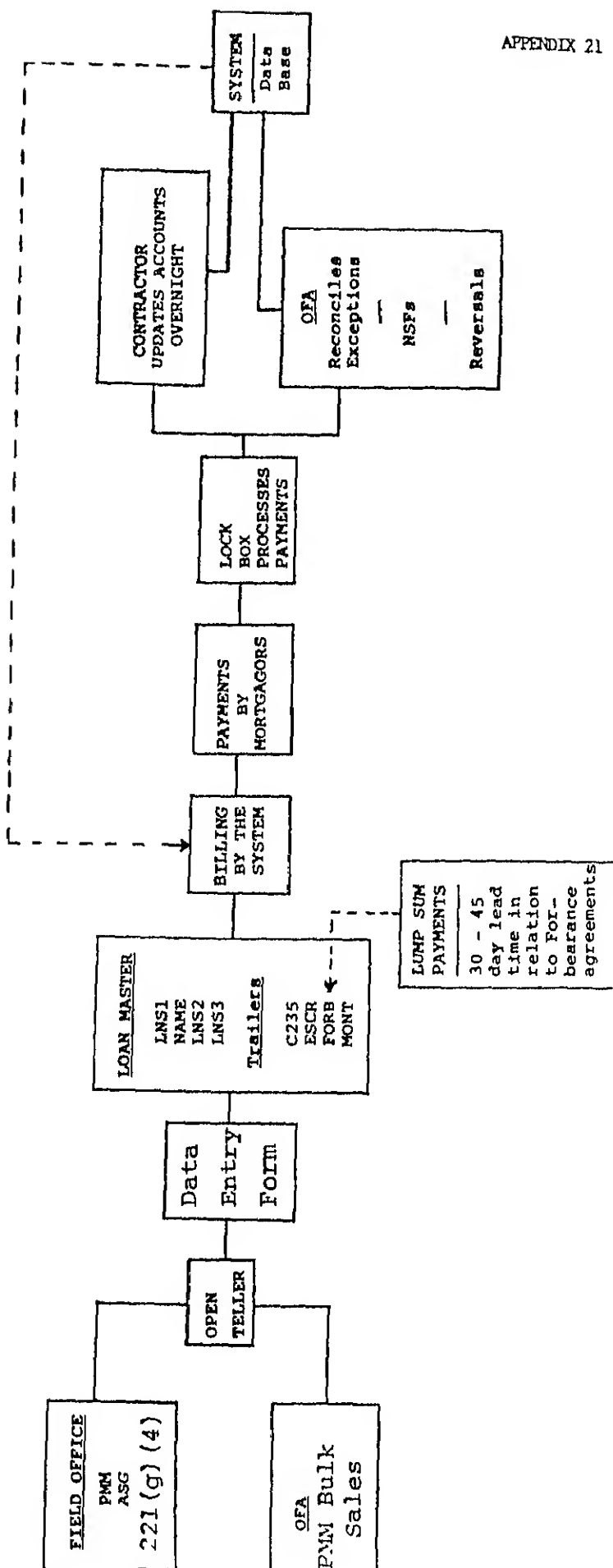
PROPERTY LOCATION 456 ANOTHER STREET

ACCOUNT NUMBER	LOAN CLASS	INTEREST RATE	TYPE	PURPOSE
060	F. F. A.	13.000	10	70 10
ORIGINAL LOAN AMOUNT		CURRENT LOAN BALANCE		MONTHLY PAYMENT AMOUNT
27,856.00		27,758.51		336.45
ORIGINAL LOAN DATE	TERMINAL DATE	PAID TO DATE	NEXT DUE DATE	
OCT01,80	C360	DEC01,81	FEB01,84	

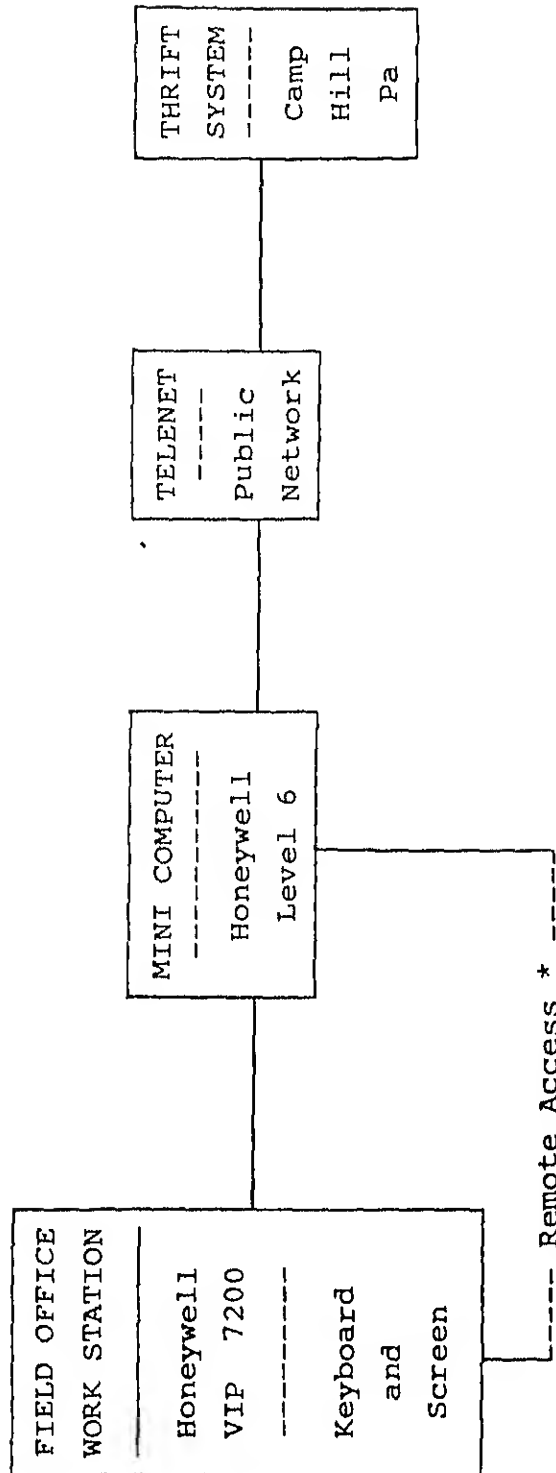
DATE OF TRANS. ACTION	TRANS.	DISTRIBUTION OF TRANSACTION			PRINCIPAL BALANCE	ESCROW BALANCE
		PRINCIPAL	INTEREST	ESCROW		
YEAR BEGINNING						
JAN02,83	FAYM	0.00	0.00	0.00	27,758.51	440.78
FEB24,83	TAX	0.00	0.00	153.02	27,758.51	440.78
MAR02,83	FAYM	0.00	0.00	0.00	27,758.51	287.76
MAR02,83	FAYM	0.00	0.00	277.14	27,758.51	287.76
MAR22,83	FAYM	0.00	0.00	75.00	27,758.51	564.90
MAR24,83	FAYM	0.00	201.74	96.26	27,758.51	639.90
					27,758.51	738.16

CURRENT ESCROW BALANCE	728.16	ADVANCE INTEREST PAID IN 1983	0.00
		REAL ESTATE TAXES FOR 1983	153.02
		INTEREST PAID DURING 1983	201.74
		HAZARD INSURANCE PAID IN 1983	0.00
		HAZARD INSURANCE PAID IN 1983	0.00

SINGLE FAMILY MORTGAGE NOTE SERVICING SYSTEM
Flow Chart



SINGLE FAMILY MORTGAGE NOTE SERVICING SYSTEM

Telecommunications Network

* For offices without a mini computer

SYSTEM INFORMATION SCREENS

The following screens are provided for information purposes. They contain data which can assist the Field Offices in servicing the Secretary-Held mortgages. Most of the screens are self-explanatory. However, field definitions and explanations are provided following each screen.

<u>Screen</u>	<u>Appendix</u>
Advance	23-1
Receivable	23-2
Amounts	23-3
Dates	23-4
Payoff	23-5
Teller Activity Inquiry	23-6
CIFQ	23- 7
CURR	23- 8
BILL	23- 9

LOAN ADVANCE SCREEN (ADVN)

1	.....	LOAN ADVANCES	ACCT	.....
2			DATE	.....
3	SHORT NAME			
4		AMOUNT	INTEREST	YTD INTEREST
5				
6				
7	TAX ADVANCES	.....	.....	.....
8				
9				
10	INSURANCE ADVANCES	.....	.....	.....
11				
12				
13	OTHER ADVANCES	.....	.....	.....
14				
15				
16				
17				
18				
19				
20				
21				
22				
23	.... - .....			.....
24				

ADVANCE SCREEN (ADVN)

PURPOSE: Displays advances

SCREEN COMMANDS: To file maintain:
//FM,ADVN,account number

To inquire:
//IQ,ADVN,account number

FILE MAINTENANCE: Only OFA can file maintain the Advance Screen.
If you encounter errors, enter the correct data for all affected fields to complete file maintenance.

ADVANCE SCREEN (ADVN)

FIELD DEFINITIONS

FIELD NAME AND LENGTH	DEFINITION
LINE 1	
SCREEN COMMAND	To inquire: //IQ,ADV,account number To file maintain: //FM,ADV,account number
SCREEN TITLE	LOAN ADVANCES
ACCT	Account number
LINE 2	
Date (8)	Current processing date. *
LINE 3	
SHORT NAME (15)	From LNS1 *
LINE 5	
This line contains headings for the fields on Lines 7, 10, and 13.	

*System generated

LINE 7

TAX ADVANCES - AMOUNT (9)	Unliquidated advances to pay real estate taxes and assessments.
TAX ADVANCES - INTEREST (9)	Unliquidated interest accrued on tax advances. Interest is assessed at the note rate.
TAX ADVANCES - YTD INTEREST (9)	Interest assessed on tax advances for the current calendar year.

LINE 10

INSURANCE ADVANCES - AMOUNT (9)	Unliquidated advances to pay hazard insurance. Not applicable.
INSURANCE ADVANCES - INTEREST (9)	Unliquidated interest. Not applicable.
INSURANCE ADVANCES - YTD INTEREST	Interest assessed on insurance advances for the current calendar year. Not applicable.

LINE 13

OTHER ADVANCES - AMOUNT (9)	Advances to pay for purposes other than taxes or insurance. Advances for property preservation and foreclosure costs are included.
OTHER ADVANCES - INTEREST (9)	Unliquidated interest accrued on other advances. Interest is assessed at the note rate.
OTHER ADVANCES - YTD INTEREST (9)	Interest assessed on other advances for the current calendar year.

[illegible]

PURPOSE: The Mortgage Account Receivables are trailers, attached to the master record, which contain collection amounts due. Every payment due has an associated receivable.

SCREEN COMMAND: To inquire --
//IQ,RECV,account number

FILE MAINTENANCE: Only OFA can file maintain this screen.

FIELD DEFINITIONS

FIELD NAME AND LENGTH	DEFINITION
<hr/>	
LINE 1	
SCREEN COMMAND	//IQ,RECV,account number
SCREEN TITLE	LOAN RECEIVABLES
ACCOUNT NUMBER	Account number
<hr/>	
LINE 2	
MORE	Displayed only if there is more information than will fit on one screen. Depress the XMIT key to display the additional receivables.
DATE (9)	Current processing date. Display only.
<hr/>	
LINE 4	
NOTE: The fields on this line are column headings for receivables listed in this screen.	
SEQ	System-assigned sequence number that indicates order of processing. Numeric.
DUE DATE (8)	Date the receivable is due.
PRINCIPAL (11)	Principal Amount Due. Dollars.Cents.
INTEREST (11)	Interest Amount Due. Dollars.Cents.
ESCROW 1 (11)	Tax escrow due. Dollars.Cents.
<hr/>	
LINE 5	
NOTE: The fields on this line are column headings for receivables.	
STS	Receivable Status Valid values are: 1 = Active receivable 2 = Deleted receivable
RCV INDC (8)	Receivables Indicator shows the receivable's disposition. Multiple values may be present on the same receivable. Valid values are: 1 = Regular receivable 2 = Partially satisfied 3 = Satisfied 4 = Escrow shortage 5 = Return check 6 = Late charge has been assessed

LATE CHRG (11)	Late Charge amount due. Dollars.Cents.
RUIN CHEK (11)	Return-check amount due. Dollars.Cents.
SVC CHRG (11)	Service charge amount due. Dollars.Cents.
ESC SHRT (11)	Escrow Shortage amount due. Dollars.Cents.

LINE 6-19

NOTE: These lines list receivables and their breakdown. If there are more receivables than will fit on one screen, 'MORE' will appear on line two.

LINE 21-22

NOTE: These lines show the total active receivables on the account. They appear on each screen and cover the total receivables, not merely those for the page on which the totals appears. For example, if there are five RECV screens, you will see the same totals as the last entries on each screen.

LINE 23-24

SYSTEM MESSAGES	See the Error Message Section of the guide.
-----------------	---

LOAN AMOUNT'S SCREEN (AMTS)

LOAN AMOUNTS SCREEN

PURPOSE: Provides amounts found on numerous screens.

SCREEN COMMANDS: To Inquire:
//IQ,AMTS,account number

FILE MAINTENANCE: No File Maintenance is permitted by the
Field Office.

AMOUNTS SCREEN (AMTS)

FIELD DEFINITIONS

FIELD NAME AND LENGTH	DEFINITION
<u>LINE 1</u>	
SCREEN COMMAND	//IQ,AMTS,account number //FM,AMTS,account number
SCREEN TITLE	LOAN AMOUNTS
ACCT	Account number - system generated.
<u>LINE 2</u>	
PASSWORD (6)	A code restricted to OFA use to protect data in certain fields.
DATE	The Current Processing Date. Display only.
<u>LINE 3</u>	
ORIG LN AMT (11)	Original Loan Amount - Dollars.Cents.
PRINC BAL (11)	Principal Balance - Unpaid portion of the original amount borrowed. Dollars.Cents.
<u>LINE 5</u>	
DISB TO DT (11)	Disbursed to Date - Amount paid as of this processing date. Dollars.Cents.
ESCROW BAL (11)	Escrow Balance - Amount in escrow as of this processing date. Dollars.Cents.
<u>LINE 7</u>	
COMMITMENT (11)	Amount originally committed for this loan. Dollars.Cents.
MEMO FUNDS (11)	Memo Funds are for use by OFA only. Dollars.Cents.

Amounts Screen (Amts)

LINE 9	
MEND COMF (11)	Loan commitment as of End of Last Month. Dollars.Cents.
<hr/>	
LINE 11	
BDG PRINC (11)	Beginning Principal - principal balance due at the beginning of the year. Dollars.Cents.
SCH P & I (11)	Scheduled Principal and Interest - amount of the regular payment. Dollars.Cents.
LINE 12	
M SERV CHG (11)	Monthly Service Charge. Dollars.Cents.
LINE 13	
BDG ESCROW (11)	Beginning Escrow - escrow balance as of the beginning of the year. Dollars.Cents.
SCH ESCROW (9)	Scheduled Amount of Escrow in regular payment. Dollars.Cents.
LINE 14	
ESC BDG BAL (11)	Beginning Period Escrow Balance - interest bearing. Dollars.Cents.
LINE 15	
YTD INTER (11)	Year-to-Date Interest. Dollars.Cents.
TOT PAYMNT (11)	Total Scheduled Payment. Dollars.Cents.
LINE 16	
SERVICE CHG (11)	Accrued service charges due on the account as of the current processing date.
LINE 17	
YTD TAXES (11)	Year-to-Date Taxes. Dollars.Cents.
LATE CHARGE (9)	Late Charges due. Dollars.Cents.

Amounts Screen (Amts)

LINE 19

DELQ TAX (9)	Amount of delinquent taxes. Dollars.Cents.
UNAPP PAYMENT (11)	Unapplied Payments - payments not credited to any account fields. Dollars.Cents.
INSURANCE (11)	Insurance Coverage - i.e. face value of policies. Dollars.Cents.

LINE 21

CAPT LN (11)	Capitalized Loan Codes - loan options taken from the loan master.
	System generated codes are:
	5 = Indicates that payment for greater than the amount due are applied as single payments for as many multiples as possible. The remainder is applied to principal.
	6 = Indicates that interest due for delinquent accounts is calculated on principal only.

LINE 23

RETRND CK FEE (11)	Returned-C the life c
RETRND CK COUNT (3)	Number of the accour
YTD LATE CHARGES (11)	Year-to-Da

LINE 24

SYSTEM MESSAGES	Displays : Message S of these
-----------------	-------------------------------------

Amounts Screen (Amts)

LINE 9	
WEND COMT (11)	Loan commitment as of End of Last Month. Dollars.Cents.
<hr/>	
LINE 11	
BDG PRINC (11)	Beginning Principal - principal balance due at the beginning of the year. Dollars.Cents.
SCH P & I (11)	Scheduled Principal and Interest - amount of the regular payment. Dollars.Cents.
LINE 12	
M SERV CHG (11)	Monthly Service Charge. Dollars.Cents.
LINE 13	
BDG ESCROW (11)	Beginning Escrow - escrow balance as of the beginning of the year. Dollars.Cents.
SCH ESCROW (9)	Scheduled Amount of Escrow in regular payment. Dollars.Cents.
LINE 14	
ESC BDG BAL (11)	Beginning Period Escrow Balance - interest bearing. Dollars.Cents.
LINE 15	
YTD INTER (11)	Year-to-Date Interest. Dollars.Cents.
TOT PAYMNT (11)	Total Scheduled Payment. Dollars.Cents.
LINE 16	
SERVICE CHG (11)	Accrued service charges due on the account as of the current processing date.
LINE 17	
YTD TAXES (11)	Year-to-Date Taxes. Dollars.Cents.
LATE CHARGE (9)	Late Charges due. Dollars.Cents.

Amounts Screen (Amts)

LINE 19

DELT TAX (9)	Amount of delinquent taxes. Dollars.Cents.
UNAPP PAYMENT (11)	Unapplied Payments - payments not credited to any account fields. Dollars.Cents.
INSURANCE (11)	Insurance Coverage - i.e. face value of policies. Dollars.Cents.

LINE 21

CAPT LN (11)	Capitalized Loan Codes - loan options taken from the loan master.
	System generated codes are:
	5 = Indicates that payment for greater than the amount due are applied as single payments for as many multiples as possible. The remainder is applied to principal.
	6 = Indicates that interest due for delinquent accounts is calculated on principal only.

LINE 23

RETRND CK FEE (11)	Returned-Check Fee - total charges over the life of the account. Dollars.Cents.
RETRND CK COUNT (3)	Number of checks returned over the life of the account. Numeric. Cannot exceed 255.
YTD LATE CHARGES (11)	Year-to-Date Late Charges Paid. Dollars.Cents.

LINE 24

SYSTEM MESSAGES	Displays system messages. See the Error Message Section of the guide for explanations of these messages.
-----------------	--

LOAN DATES GREEN (DATE)

1	.....	DATE	.....
2	PASSWORD	.....	.....
3	RECORD OPEN	.....	LAST F/M LAST DUE
4	.....	.....	.....
5	LAST ESCROW	.....	LST AUTO ESCR ORIG BILL
6	.....	.....	.....
7	LAST TELLER	.....	PRINC PD TO INTER PD TO
8	.....	.....	.....
9	MATURITY	.....	ESCRO REQ CHG LAST MODIF
10	.....	.....	INT/ESC.P-T-D
11	REFINANCED	.....	GUAR BY FSLIC CLASS SLOW
12	.....	.....	.....
13	PREV PART SET	.....	LOAN CLOSING OWNER CHNG
14	.....	.....	.....
15	G/L R.E.O.	...	TIMES MODIFIED ... YRS TAX DELQ ...
16	.....	...	...
17	TIMES DELQ	...	LATE WAIVD YR ... LATE WAIVD LIFE ...
18	.....	...	...
19	DELQ HST CIR	.....	PREV CMPLT
20	.....	JFMAMJJASOND	JFMAMJJASOND
21	.....	.....	.....
22	COMMENTS	.....	.....
23	.....	.....	.....
24	.....	.....	.....

LOAN DATES SCREEN

PURPOSE: Provides dates from other screens.

SCREEN COMMANDS: To File Maintain account -
//FM,DATE,account number

To Inquire -
//IQ,DATE,account number

FILE MAINTENANCE You may not file maintain this screen.

DATES SCREEN (DATE)

FIELD DEFINITIONS

FIELD NAME AND LENGTH	DEFINITION
<u>LINE 1</u>	
SCREEN COMMANDS	//IQ,DATE,account number
	//FM,DATE,account number
SCREEN TITLE	LOAN DATES
ACCOUNT NUMBER	Account number
<u>LINE 2</u>	
PASSWORD (6)	A code restricted to supervisory use to protect data in certain fields.
DATE (8)	Current Processing Date.
<u>LINE 3</u>	
RECORD OPEN (8)	Date this account was entered into the System.
RECORD CLSD (8)	Date this account was paid off. System generated.
LAST F/M (8)	Last File Maintenance - Date of last file maintenance.
LAST DUE (8)	Last Billing Due Date - due date of last bill.
<u>LINE 5</u>	
LAST ESCROW (8)	Date of Last Escrow Analysis.
LAST AUTO ESCR (8)	Last Automatic Escrow Disbursement.
<u>LINE 7</u>	
LAST TELLER (8)	Date of Last Teller Transaction.
PRIN PD TO (8)	Principal Paid-To-Date - The date after the last payment to which principal is paid.
INT PD TO (8)	Interest Paid-To-Date - The date after the last payment to which interest is paid. This date is advanced only when the principal paid-to date is advanced.

LINE 9

MATURITY (8) Date the last payment is due.

ESCRO REQ CHG (8) Escrow Requirement Change - date when current
escrow amount becomes effective.

LAST MODIF (8) Date account was last modified.

LINE 11

CLASS SLOW (8) Date account classified 'SLOW'.

LINE 13

LOAN CLOSING (8) Date of Loan Closing - Date Transaction #308
processed.

OWNER CHNG (8) Ownership Change - last ownership change date.

LINE 15

TIMES MODIFIED Number of times this account was modified.

YRS TAX DELQ (3) Number of Years Taxes Delinquent. Numeric.

LINE 17

TIMES DELQ (3) Times Delinquent - number of payments delinquent
since the account was entered into the System
(Maximum 255). Numeric.

LAST WAIVD YR (3) Number of times Late Charges waived during
the life of this account. Numeric.

LINES 19 and 20

DELQ HST CUR (12) Delinquent History for the Current Year-An 'X'
is displayed above the initial of each month
the payment was delinquent. Example: An account
delinquent in April and June of the current
year appears as follows:

000X0X000000
JFMAMJJASOND

PREV (12) Delinquent History for the previous year is
displayed in the same manner as DELQ RST CUR.

CMPLT (16) Completer Function - Indicates the complete
account sections.

Valid Values are:

0 = Incomplete
1 = Complete

Numbers one through sixteen represent account sections as follows:

- 1= Primary name, address, shortname
- 2= Alternate name and address
- 3= Account identification section
- 4= Terms section
- 5= Scheduled disbursement section - keyed by a special trailer created when the account is set up.
- 6= Legal description
- 7= FHA 235 section
- 8= Construction loan section
- 9= Not currently used
- 10= Not currently used
- 11= Not currently used
- 12= Not currently used
- 13= Not currently used
- 14= Mortgagor's identification
- 15= Preauthorized check plan information
- 16= Not currently used

LINE 22

COMMENTS

You may enter comments here. These comments will appear on a printout if a printout is requested of this screen immediately; however, these comments are deleted as soon as the screen is cleared from the CRT.

LINE 24

SYSTEM MESSAGES

Displays System messages. See the Error Messages Section of the guide.

PAYOFF QUOTATION SCREEN (POFQ)

1	.....	PAYOFF QUOTATION	ACCT	.....
2		**AS OF	DATE	.....
3	SHORT NAME			
4		INTEREST PAID TO		
5	PRINCIPAL PAID TO	ORIGINAL AMOUNT	DISBURSED.....	
6	ORIGINAL LOAN DATE	INTEREST RATE	LOAN TERM	
7	INSTALLMENT DUE DATE ..	PREPAY PENALTY	MIP	
8	PER DIEM INT RATE	PER DIEM SVC CHG		
9	PER DIEM ADV INT	PRINCIPAL/INT	ESCROW	
10	PAYMENT BREAKDOWN			
11	ESCROW BAL	INTR TO DATE	PRINCIPAL BAL	
12	MIP HELD	PENALTY INTR	INTEREST DUE	
13	ESCROW INTR	TOTAL INTR	ESCR APPLIED	
14	TOTL ESCROW	ADJU PENALTY	REPL RESV BAL	
15		ADJU INT	LATE CHRG DUE	
16			RTND CHK CHGS	
17			ADVANCE AMT	
18			ADVANCE INTR	
19			SERVICE CHRG	
20			PAYOFF AMOUNT	
21			PAYOFF WITH ADJ INTR	
22				
23 -			
24				

ACCOUNT PAYOFF QUOTATION (POFQ)

PURPOSE:

Provides the amount necessary to payoff an account as of a given date. The pay-off inquiry may be for information with no intention of paying off the account, or it may be used to issue a formal payoff statement. The System can also "freeze" the account for payoff.

SCREEN COMMAND:

To perform an inquiry, enter the command:
//IQ,POFQ,account number,date

If you want the payoff calculated for a date in the future, enter the date in the command. If no date is entered, the System calculates the payoff as of the processing date. Enter the date in numeric format: MMDDYY.

To freeze the account for payoff, enter the command:

//FM,POFQ,account number,date

This command freezes the account by setting Condition Code 21 - "Accept No Payments" and Condition Code 48 - "Hold Escrow." You cannot file maintain this screen. To release "Freeze" on the account, you must file maintain LNS1 to remove Condition Code 21 and Condition Code 48. Processing will then resume on the account.

In calculating a payoff the System uses the following fields:

1. Principal Balance
2. Interest to Date
3. Escrow
4. Late Charges
5. Returned Check Fees
6. Advances
7. Advance Interest
8. Service Charges

On the payoff quote, the message "MEMO FUNDS ARE PENDING" will appear if any memo funds fields are not zero. The memo funds fields are used in the payoff calculation by OFA.

FIELD DEFINITIONS

FIELD NAME AND LENGTH	DEFINITION
<hr/>	
LINE 1	
SCREEN COMMAND	//IQ,POFQ,account number,date //FM,POFQ,account number,date DATE format is: MMDDYY
SCREEN TITLE	PAYOFF QUOTATION
ACCT (9)	The account number
<hr/>	
LINE 2	
AS OF DATE	The date to which the payoff is calculated based on the date entered in the command. If no date is entered, the System calculates the payoff as of the current processing date.
DATE (8)	Current processing date. Display only.
<hr/>	
LINE 3	
SHORT NAME (15)	Mortgagor's short name 1-15 characters in length with last name first followed by a blank space before first name or initials. Appears on most reports.
<hr/>	
LINE 5	
PAID TO DATES (8) (PRINCIPAL) (INTEREST)	Paid-to dates for principal and interest. These dates indicate the time that the principal and interest are paid to after the last payment.
<hr/>	
LINE 6	
ORIGINAL LOAN DATE (8)	Date the loan was made.
ORIGINAL AMOUNT (11)	Original balance of the loan. Dollars and Cents.
DISBURSED (11)	Amount of the mortgage charged to the General Ledger. Dollars and Cents.

*The date to which the payoff is calculated based on the date entered in the command. If no date is entered, the System calculates the payoff based on the current processing date.

LINE 7

INSTALLMENT DUE DATE (2) The day of the month on which the payment is due. Always 01.

INTEREST RATE (6) Current rate at which interest is calculated. Decimal percentage.

LOAN TERM (3) In months.

LINE 8

PER DIEM INT RATE (6) Per-Diem Interest - Amount of interest for one day on the principal balance.

PREPAY PENALTY (3) Penalty for early payoff of an account. Always 000.

MIP (4) Mortgage insurance premium. Always 000.

LINE 9

PER DIEM ADV INTR (10) Per diem advance interest. Dollars.Cents.

PER DIEM SVC CHG (10) Per diem service charge. Dollars.Cents.

LINE 10

PAYMENT BREAKDOWN (12) Payment Breakdown Principal - Interest
PRINCIPAL/INTR That portion of the monthly payment that applies to principal and interest combined. Dollars.Cents.

ESCROW (12) Portion of the monthly payment that applies to escrow. Dollars.Cents.

LINE 11

ESCROW BAL (10) Balance in the escrow account. Dollars.Cents.

INTR TO DATE (10) Interest to Date - Interest due to payoff date. Dollars.Cents.

PRINCIPAL BAL (10) Principal balance is the portion of the original amount borrowed and unpaid. Dollars.Cents.

LINE 12

INTEREST DUE (10) Interest due to the payoff date. Dollars.Cents.

LINE 13

TOTAL INTR (10) Total of interest-to-date. Dollars.Cents.

ESCR APPLIED (10) Amount in escrow to be offset against the account payoff. Dollars.Cents.

LINE 14

TOTL ESCROW (10) Escrow balance for account. Dollars.Cents.

<u>LINE 15</u>	
ADJU INT (10)	Adjusted interest. Total interest plus any adjusted penalty. Always equals total interest.
<u>LINE 16</u>	
LATE CHRG DATE (10)	The uncollected charges for payments not made on time. Dollars.Cents.
<u>LINE 17</u>	
RIND CHK CHGS (10)	Returned-Check Charges - uncollected charges for NSF checks. Dollars.Cents.
<u>LINE 18</u>	
ADVANCE AMNT (10)	Uncollected advances. Dollars.Cents.
<u>LINE 19</u>	
ADVANCE INTR (10)	Uncollected interest due on advances. Dollars.Cents.
<u>LINE 20</u>	
SERVICE CHRG (10)	Uncollected service charges due. Dollars.Cents.
<u>LINE 21</u>	
PAYOFF AMOUNT (11)	Payoff Amount - Amount necessary to payoff this account, effective as of the payoff date. Dollars.Cents.
<u>LINE 22</u>	
PAYOFF WITH ADJ	Adjusted Payoff - Amount to payoff the account. Always equals the Payoff Amount. Dollars.Cents.
<u>LINE 24</u>	
SYSTEM MESSAGES	Displays system messages. See the Error Messages Section of the guide.

TELLER ACTIVITY INQUIRY SCREEN

//IQ,ACTV

TERMINAL ACTIVITY

DATE 05/01/84

TELLERS OPEN:

013-090A,037-093A,224-102A,093-116A

TERMINALS IN CONVERSATION:

178

M5Q1 - IQ COMPLETE

TELLER ACTIVITY INQUIRY

PURPOSE Allows the user to review teller and terminal activity. The screen lists all tellers open and terminals in actual conversation with the System at the time of the inquiry. You can use it to verify that all tellers were closed at the end of the day.

SCREEN COMMAND: To inquire:
//IQ,ACTV

You cannot file maintain this screen.

TELLER ACTIVITY INQUIRY (ACTV)

FIELD DEFINITIONS

FIELD NAME AND LENGTH	DEFINITION
<u>LINE 1</u>	
SCREEN COMMAND	//IQ,ACTV
SCREEN TITLE	TERMINAL ACTIVITY
<u>LINE 2</u>	
DATE (8)	Current Date. Display only.
<u>LINE 4 - 12</u>	
TELLERS OPEN	<p>All tellers open at the time of the inquiry are listed in the format:</p> <p>AAA-BBBC</p> <p>Where:</p> <p>AAA is the last three digits of the teller number</p> <p>BBB is the three digit terminal number</p> <p>C gives the teller station key</p>
<u>LINE 13-22</u>	
TERMINALS IN CONVERSATION	<p>Shows all terminals processing transactions at the time of the inquiry. The format is:</p> <p>XXX</p> <p>Where:</p> <p>XXX is the three digit terminal number</p>
<u>LINE 24</u>	
SYSTEM MESSAGES	Displays System messages. See the Error Messages Section of the guide.

CIF INQUIRY SCREEN

This appendix contains a sample CIF INQUIRY Screen. The following paragraphs describe the fields on the screen that apply to HUD. Those marked NA do not apply to HUD.

NAME	Mortgagor's name. If you inquire using the //IQ,CIFQ,(P,XXXXXX) command, the display is the address and zip code of the account. If the last two characters of the NAME field are "-C" it indicates a closed account.
ADDR	Numeric street address
TYPE	LOXX Equals Loan Account. "10" equals assigned mortgage (L010). 11 equals PMM (L011). P equals primary address (L011P). "A" equals alternate address (L011A).
ACCOUNT	9-digit System-generated account number
CUSTOMER	NA
REL	NA
TAX ID	Mortgagor's Social Security Number (SSN)
COMMENTS	If you want to print the screen with comments, enter comments in this field. The comments disappear when the screen is cleared.

Line 24 contains System messages. For the meaning of the messages and the required corrective action, see page 3 of this appendix.

C O L U M N S																
1	5	1	2	2	3	3	4	4	5	5	5	6	6	7	7	8
1	5	0	5	0	5	0	5	0	5	0	5	0	5	0	5	0
2	...															
3	C I F I N Q U I R Y															
4																
5																
6																
7																
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19																
20																
21																
22																
23	C O M M E N T S															
24	...	-														

<u>ERROR MESSAGE</u>	<u>MEANING</u>	<u>CORRECTIVE ACTION</u>
INVALID FORMAT	Input fields not separated by commas.	Reenter fields separating each field by commas.
INVALID COMMAND	Data contains invalid character or cannot be interpreted by the system.	Correct invalid character and reenter.
REQUIRED FIELD	Name block is missing or not enclosed in parenthesis.	Enclose name in parenthesis and reenter.
NO INPUT TO PROCESS	Data was not entered following the CIF command.	Complete command and reenter.
RECORD NOT FOUND	A record was not found on file which matched the data entered.	Check the input command for errors and reenter. If no errors are found, expand the search by reducing the number of qualifiers.
IQ COMPLETE	All correct records entered have been displayed.	

NOTE: See Users Guide paragraph 3-10 on page 3-7ff regarding additional information, including an explanation of the use of qualifiers.

BRING CURRENT SCREEN (CURR)

1	//IQ,CURR	BRING CURRENT	
2		** AS OF APR01,85 **	DATE
3	SHORT NAME	BRANCH	FHA CASE NO
4	PRINC BAL	ESCROW BAL	
5	PRINC PTD	INTEREST PTD	INT RATE
6	DELQ PRINC	DELQ INT	DELQ ESC
7	DELQ SVC CHG	DELQ LATE CHG	DELQ NSF
8	TAX ADV	OTHER ADV	NO MTH DELQ
9	INT TAX ADV	INT OTHER ADV	TTL CURRENT
10	PAYMENT AMOUNT:		
11	PRINC + INT		
12	ESCROW		
13	SERVICE CHG		
14	TTL PAYMENT		
15	CHECK FOR TAXES PAID BUT NOT ENTERED OR DUE BUT NOT PAID		
16	M220 - IQ COMPLETE		

BILL SCREEN (BILL)

//IQ,BILL
 SHORT NAME
 BILLING ADDR

MORTGAGE BILL

ACCT
 DATE 03/28/86

BILL DATE	03/21/86	DUE DATE	04/01/86	LATE DATE	04/16/86
ANNUAL %	00.000	PAST DUE	6557.55	LATE CHG	8.88
REG PYMNT	221.94	TOTL DUE	6779.49	LATE TOTL	6788.37
----- CURRENT BALANCES -----			--- YTD BALANCES ---		
LATE CHG	126.61	TOTL INTR	0.00	INTEREST	0.00
ESCROW	0.00	PRINCIPAL	16654.65	TAXES	419.59
----- TRANSACTIONS SINCE LAST BILL -----					
DATE	AMOUNT	CODE	LATE CHG	ESCROW	INTEREST PRINCIPAL
03/21/86	419.59	14	0.00	419.59	0.00 0.00
	419.59-	17	0.00	419.59-	0.00 0.00
03/21/86	419.59	5	0.00	419.59	0.00 0.00

M219 - IQ COMPLETE

HOW TO DETERMINE PAYOFF AMOUNTS**

1. Pull Payoff Screen for the date prior to the date of actual payoff. Note: Interest is based on a 360 day year composed of 12 30-day months. Therefore, if the date prior to actual payoff falls on the 31st of the month, use a payoff date of the 30th.
2. All the payoff information you need is displayed on the Payoff Screen. Reminder: Check your tax records for taxes that have been paid but not posted to the account. The amount of the tax disbursement not yet posted must be added to the payoff amount indicated on the payoff screen.

HOW TO DETERMINE BRING-CURRENT AMOUNTS**

The following instructions pertain to bring-current amounts calculated through the last day of the current month. The month's payment for the following month is not included.

1. Pull the "CURR" screen and get the amount in the TTL CURRENT field.
2. Check the office records to see if there are taxes which have been paid but not posted to the account, or due but not paid.
3. If the mortgage is in foreclosure contact the Office of the General Counsel to ascertain the amount of foreclosure costs which have been incurred (if any).

** IMPORTANT: On accounts beginning with 07. Loan Screen Two must be checked for the "Extra" field. If the "Extra" field does not appear to the right of settlement of the insurance cost, the field office must contact the field office to record unrecorded adjustments.



OFFICE OF THE ASSISTANT SECRETARY FOR
HOUSING FEDERAL HOUSING COMMISSIONER

SAMPLE BRING-CURRENT LETTER

Dear _____

Account No. _____

FHA Case No. _____

(Property Address)

In response to your request to

☐ assume the above mortgage

☐ bring the above mortgage current, the following
information is provided:

Original Mortgage		<u>Current Monthly Payment:</u>	
Amount	\$ _____		
Term	_____	**Service Charge	\$ _____
Interest Rate	_____	Taxes	_____
Unpaid Balance	\$ _____	Interest & Principal	_____
*Current Tax Escrow			
Balance	\$ _____	TOTAL PAYMENT:	\$ _____
*Current Escrow	\$ _____		
Requirement			

*Funds held in escrow are not refunded and should be taken into consideration at settlement. However, if monthly tax escrow amount is insufficient to pay future tax bills, the new owner is required to pay the additional amount.

**If the Security Instrument provides for a Mortgage Insurance Premium (MIP), the homeowner is obligated to pay a monthly Service Charge in place of MIP. The Service Charge is computed against the unpaid principal balance; therefore, the mortgage is kept current, the principal balance and the Service Charge are reduced each month, resulting in a slightly lower monthly payment in subsequent months.

The following amount must be paid to bring the mortgage current through (See note below).

Principal	\$ _____
Interest	_____
Escrow Required	_____
Service Charge	_____
Tax Advance	_____
Other Advances: _____	_____
Interest on Advances	_____
 Total Amount Due:	 \$ _____

The above amount must be paid by a Certified or Cashier's Check to "Department of Housing and Urban Development" and sent to our Office in the enclosed pre-addressed envelope. The Account Number must be noted on the check for identification. You must also send a copy of the Recorded Deed and Letter signed by the seller(s) authorizing transfer of escrow funds. HUD does not provide forms for an assumption of a mortgage so there is no charge.

Your monthly payments are due on the first of each month. You will receive a bill and pre-addressed envelope for sending your monthly payments to our designated lockbox in Atlanta, Georgia. THE PURCHASER IS DIRECTLY RESPONSIBLE FOR KEEPING HAZARD INSURANCE COVERAGE; HUD does not escrow for hazard insurance.

This information may change subject to uncollectibles from the previous owner or for additional taxes and foreclosure expenses paid by HUD or for other costs incurred but not posted against the account.

If you have any questions

NOTE: Field offices should insert the date of the last day of the month prior to the month when the account will be brought current. For example: Enter June 30 for an account that will be brought current on July 1. Note that this bring-current amount does not include the next monthly payment which would be due on the first of the month.



OFFICE OF THE ASSISTANT SECRETARY FOR
HOUSING FEDERAL HOUSING COMMISSIONER

SAMPLE PAYOFF LETTER

Dear _____

Account No. _____

FHA Case No. _____

This is in response to your request of _____ for
the amount to pay the subject mortgage in full.

The amount needed to pay the mortgage in full is as follows:

1. Principal Balance \$ _____
2. Interest Due _____
3. Late Charge Due _____
4. Returned Check Charge _____
5. Advance Amount _____
6. Advance Interest _____
7. Service Charge _____
8. Taxes Paid But Not Posted _____
9. Escrow Applied _____
10. Net Amount Due as of _____ \$ _____

If the mortgage is not paid in full by
\$ _____ must be added to the above
until it is paid in full.
diem interest of \$ _____
\$ _____, and per diem interest

Payment must be made by Cashier's or Certified Check to
"Department of Housing and Urban Development". A pre-addressed
envelope is enclosed for sending this payment to our Office.
Upon receipt of the amount to pay the mortgage in full, we will
ask our Accounting Office to take appropriate steps to satisfy
the mortgage.

This information may change subject to uncollectibles from
the previous owner or for additional taxes and foreclosure
expenses paid by HUD or for other costs incurred but not posted
against the account.

If you have any questions

The following amount must be paid to bring the mortgage current through (See note below).

Principal	\$ _____
Interest	_____
Escrow Required	_____
Service Charge	_____
Tax Advance	_____
Other Advances: _____	_____
Interest on Advances	_____
 Total Amount Due:	 \$ _____

The above amount must be paid by a Certified or Cashier's Check to "Department of Housing and Urban Development" and sent to our Office in the enclosed pre-addressed envelope. The Account Number must be noted on the check for identification. You must also send a copy of the Recorded Deed and Letter signed by the seller(s) authorizing transfer of escrow funds. HUD does not provide forms for an assumption of a mortgage so there is no charge.

Your monthly payments are due on the first of each month. You will receive a bill and pre-addressed envelope for sending your monthly payments to our designated lockbox in Atlanta, Georgia. THE PURCHASER IS DIRECTLY RESPONSIBLE FOR KEEPING HAZARD INSURANCE COVERAGE; HUD does not escrow for hazard insurance.

This information may change subject to uncollectibles from the previous owner or for additional taxes and foreclosure expenses paid by HUD or for other costs incurred but not posted against the account.

If you have any questions

NOTE: Field offices should insert the date of the last day of the month prior to the month when the account will be brought current. For example: Enter June 30 for an account that will be brought current on July 1. Note that this bring-current amount does not include the next monthly payment which would be due on the first of the month.

OFFICE OF THE ASSISTANT SECRETARY FOR
HOUSING FEDERAL HOUSING COMMISSIONER

SAMPLE PAYOFF LETTER

Dear _____

Account No.

FHA Case No.

This is in response to your request of _____ for the amount to pay the subject mortgage in full.

The amount needed to pay the mortgage in full is as follows:

1. Principal Balance \$ _____
2. Interest Due _____
3. Late Charge Due _____
4. Returned Check Charge _____
5. Advance Amount _____
6. Advance Interest _____
7. Service Charge _____
8. Taxes Paid But Not Posted _____
9. Escrow Applied _____
10. Net Amount Due as of _____ \$ _____

If the mortgage is not paid in full by _____, \$ _____ must be added to the above amount for each day until it is paid in full. This daily amount is based on per diem interest of \$ _____, per diem service charge of \$ _____, and per diem interest on advances of \$ _____.

Payment must be made by Cashier's or Certified Check to "Department of Housing and Urban Development". A pre-addressed envelope is enclosed for sending this payment to our Office. Upon receipt of the amount to pay the mortgage in full, we will ask our Accounting Office to take appropriate steps to satisfy the mortgage.

This information may change subject to uncollectibles from the previous owner or for additional taxes and foreclosure expenses paid by HUD or for other costs incurred but not posted against the account.

If you have any questions

ANALYZING AN ACCOUNT HISTORY

Jane Doe has called the Field Office because she received a bill for April 1984 showing a past due amount of \$105.83. Ms. Doe's account is a 221(g)(4) automatic assignment. She was notified by her lender to make her payments to HUD beginning with the June 1, 1983 payment. Her payments to the mortgagee were \$90 so she began making payments to HUD of \$90 in June. She received her first bill in late September for the October payment. The billing was for \$71.15 for October and a delinquency of \$284.60. Her bills have consistently shown a delinquency since then although she has continued to pay the amount due for the current month as billed except in February when the Field Office gave her different instructions. Your records verify that you received the June, July, August and September payments of \$90 and sent them to the lockbox with the FHA Case Number on the check since there was no account number in Thrift. You must determine why there is still a delinquency to be able to request the Service Center to correct the problem.

On LNS2 (Page 6, as of this Appendix) you will find the amount of the P&I payment (\$54.97) and the tax escrow payment (\$13.38) for a total of \$68.35 plus service charge which will be less than \$3 a month. To assist you in your analysis, make copies of both the Loan History (HSTY) and the Receivable (RECV) Screens. Pages 6 thru 10 of this Appendix are these screens for Jane Doe's account. You can see that the RECV screen does show principal and interest due of \$71.07. You will need to review the History to account for the additional \$34.76 on the bill.

Referring to the History, you will find a record of everything that has happened on this account. The transactions are grouped and identified by date by letter. Group A is the first two entries for the set-up of the account on September 17, 1983.

The transaction numbers 308 and 333 tell you that these were initial disbursements. The UPB at the time of assignment was \$6719.67.

When the loan was set up the principal and interest paid-to-dates were set by a 257 transaction. Since this transaction does not involve cash it does not appear on the History. The RECV screen will show you the first payment due to HUD was June 1, 1983; therefore, the principal paid to date was June 1. Since the account was not set up until September 17, the System created receivables for the June, July, August and September payments on the night of the 17th.

Group B is the next transaction recorded on the account dated September 30, 1983 and is a 310 payment transaction. Note that there are 6 transaction sequence numbers for this one payment and that the first five have a flag of 80, to let you know that more transactions for that payment follow.

The IL10 102A tells us that this payment was entered by OFA, not through the lockbox. It is also a payment for \$90, which is more than the payment due to HUD. Ms. Doe was previously making insurance payments to the mortgagee. This is clearly one of the back payments Ms. Doe sent in to your office for the months of June through September. The system provides no means of identifying the payment but you can assume it is the June payment. Because we no longer apply full payments, this payment was applied as follows:

TSN 002 - \$11.20 to service charge for June - September
(field code 033)

TSN 003 - \$13.38 to escrow for June (field code 002)

TSN 004 - \$13.38 to escrow for July

TSN 005 - \$13.38 to escrow for August

TSN 006 - \$13.38 to escrow for September

TSN 007 - \$25.28 to interest for June (field code 007)

The next 310 payment transaction (Group C) was processed on October 11, 1983. This one has a TLID of 0000 indicating it was a payment sent to the lockbox. The amount of the payment is the \$71.15 we billed Ms. Doe for October so this is her regular October payment.

This payment was applied as follows:

TSN 008 - \$ 2.80 to service charge for October (field
code 033)

TSN 009 - \$13.38 to escrow for October (field code 002)

TSN 010 - \$ 4.12 to liquidate the balance of interest for
June (field code 007)

TSN 011 - \$29.40 to interest for July

TSN 012 - \$21.45 to interest for August.

The next transaction (Group D) is another 310 on October 14, 1983. This is another OFA transaction for \$90. This can be assumed to be Ms. Doe's July payment.

This transaction shows application to principal for the first time on TSN 016.

The next transaction (Group E) on November 2, 1983 is the lockbox transaction for the regular November payment.

Although more principal has been applied, there is still principal owing for part of July and all subsequent months. The interest for November has been reduced slightly because of the payment to principal in October.

The next series of transactions (Group F) represent tax payments and were performed by OFA tellers.

This property has two tax parcels. TSN 022 is a 243 transaction to disburse a tax payment of \$6.97. Since the escrow balance as of December 3 was \$80.28, this left \$73.31 in the account. The second bill was for \$76.81. To permit the 243 transaction to process, a 350 adjustment transaction was generated by the system (TLID 090T indicates a system generated transaction) to advance \$3.50 to the escrow account.

(CR-002) and create a tax advance of \$3.50 (SB-027). It also reduced the escrow receivable for December by \$3.50 to \$9.88. The 243 disbursement was then performed for the \$76.81.

The next transaction (Group G) is a 310 payment from the lockbox on December 6, 1983 for the mortgagor's payment of \$71.13.

This transaction liquidated the tax advance (TSN 025) and the service charge, escrow and interest for December. It also paid the remainder of July principal and part of August.

The next transaction (Group H) is another 310 for \$90 on December 14, 1983 processed by OFA.

This transaction liquidated the remainder of August principal, September, October, November and part of December. At this point, the account was delinquent only \$14.60 for part of December principal.

It can be assumed that this was the August payment, leaving the September payment unaccounted for.

On January 6, 1984, the mortgagor's January payment of \$71.08 was applied through the lockbox (Group I).

It was applied to January service charge, escrow, and the remainder of December principal and paid \$11.69 of the January principal.

The next transaction (Group J) is a \$14.60 is payment from the mortgagor from the lockbox on a 310 transaction on February 3.

Referring back to TSN 039 on January 6, \$14.60 is the amount past due for December which appeared on the January bill. Because the field staff knew another payment was missing, they advised the mortgagor to pay only that delinquency in February. Since the missing payment has not been applied, this payment liquidated only the service charge and part of the escrow.

The mortgagor's March payment of \$11.07 to the lockbox was processed with a 310 on March 6, 1984 (Group K).

This payment paid service charge for March, escrow for the balance of February and March, and interest for February and \$24.91 of the \$28.56 for March interest, leaving principal due for part of January, February and March and \$3.65 due for March interest.

The final series of transactions (Group L) on the account represent the second half tax payments. Two bills were received for \$77.72 and \$7.06. Since the escrow balance was \$50.02 HUD had to advance funds to pay the bills.

The 350 transaction on March 17, 1974 created a tax advance of \$27.70 to pay the first bill of \$77.72. A second 350 (TSN 050) created on advance of \$7.06 to pay the second bill. This leaves the account with a total advance of \$34.76. Added to the 71.02 on the RECV screen, this accounts for the 105.83 past due on the April bill.

At this point, you must decide what to ask the Service Center to do and what to tell the mortgagor. The first question to answer is whether the mortgagor really owes HUD anything. The payments due and amounts paid on the account were as follows:

	Due	Paid	Difference
June	\$71.15	\$90	+ \$18.85
July	71.15	90	+ 18.85
August	71.15	90	+ 18.85
September	71.15	90	+ 18.85
October	71.15	71.15	0
November	71.14	71.14	0
December	71.13	71.13	0
January	71.08	71.08	0
February	71.07	14.60	- 56.47
March	71.07	71.07	0

The total difference between the billed amounts and the amounts paid is \$18.93. However, HUD also advanced funds for taxes in the amounts of \$3.50 in December, and \$34.76 in March. The \$3.50 in December was included as part of the escrow receivable in December but the \$34.76 must be added to the amounts billed. The mortgagor actually owes \$15.83 (\$34.76 minus the extra \$18.93 paid). The difference between the \$105.83 billed and the amount owed is the \$90 payment which was not credited. For your information, Appendix 25-7 is a sample of the RECV screen showing all amounts as they were actually billed (R-1).

You should call the Service Center and be prepared to tell them when the four payments were mailed to the lockbox. If any could have been mailed without an FHA Case Number, you should have available any other information which could help identify the remittance (bank name and number of check, name on the check, etc.). You should also ask OFA to check the claims records to determine if the mortgagee assigned escrow funds to HUD which might liquidate the tax advance. If there are no escrow funds unaccounted for, you must advise the mortgagor to pay the \$15.83.

LNS2

1Q.LNS2.0700		LOAN APPLICATION		ACCT 0700	
				DATE 03/22/84	
STAILL DUE DATE 01	PROP CLASS	PROP TYPE	PURPOSE		
E PAY OPT 001					
E PAY PEN	PAY TYPE 1 PAPCT	PRIN PAY MODE 2	INTER PAY MOD 2		
I AMT 54.97	ESCROW	13.38 R/R AMT	LATE CHRG 2.000		
RVICE CHRG OPT 001			L/C PLAT 011 L/C OPT 003		
SCR CONSTANTS/ESCROW-1	13.38 ESCROW-2	ESCROW-3			
10/317 TXN APPLICATION 45213					
SCR ANAL SLCT	NX ESCR ANL DT	FHA/VA CASE	3 0 1 8 3 21		
JFNAMJJASOND		HUD NUM 0035			
DIUR STATE	COUNTY	CITY	MAPSCO	SMSA	TRACT
DG PURPOSE	STORIES	UNITS	CARS	ROOMS	BATH
TRA CODES 11-18			21-28		
31-38			41-47		
OPERTY AGE	1ST LOT SIZE	2ND LOT SIZE	MAIN BLDG :		
IN-MAIN SQ	OCUPY PURP	ORG SALE DTE			
ST APPR DT	LAST INSP DT	REINSP FREQ	ORG SL AMT		
IN BLDG	OTH IMPR	LOT VALUE	TOTAL APPR		
MO45 - 1Q COMPLETE					

//IQ,RCV,0700
MORE

LOAN RECEIVABLES

ACCT 070
DATE APR
ESCROW 3
ESC SHRT

SEQ	DUE DATE	PRINCIPAL	INTEREST	ESCROW 1	SERV CHG
STS	RCV INDC	LATE CHRG	RTN CHEK	REPL RSV	
001	JUN01,83	25.57	29.40	13.38	2.80
1	1 3	0.00	0.00		
002	JUL01,83	25.57	29.40	13.38	2.80
1	1 3	0.00	0.00		
003	AUG01,83	25.57	29.40	13.38	2.80
1	1 3	0.00	0.00		
004	SEP01,83	25.57	29.40	13.38	2.80
1	1 3	0.00	0.00		
005	OCT01,83	25.57	29.40	13.38	2.80
1	1 3	0.00	0.00		
006	NOV01,83	25.67	29.30	13.38	2.79
1	1 3	0.00	0.00		

//IQ,RCV,0700

LOAN RECEIVABLES

ACCT 070
DATE APR
ESCROW 3
ESC SHRT

SEQ	DUE DATE	PRINCIPAL	INTEREST	ESCROW 1	SERV CHG
STS	RCV INDC	LATE CHRG	RTN CHEK	REPL RSV	
007	DEC01,83	25.79	29.18	13.38*	2.78
1	1 3	0.00	0.00		
008	JAN01,84	25.29	28.68	13.38	2.73
1	1 3	0.00	0.00		
009	FEB01,84	26.41	28.56	13.38	2.72
1	1 3	0.00	0.00		
010	MAR01,84	26.41	28.56	13.38	2.72
1	1 3	0.00	0.00		

* Reduced to 9.88 on Dec.

M135 - IQ COMPLETE

// 10,REC V.0700
MORE

LOAN RECEIVABLES

ACCT 0700
DATE MAR21.84

SEQ	DUE DATE	PRINCIPAL	INTEREST	ESCROW 1	ESCROW 2	ESCROW 3
STS	RCV INDC	LATE CHRG	RTN CHEK	REPL RSV	HUD PYMT	ESC SHRT
001	JUN01.83	0.00	0.00	0.00		
1	1 3	0.00	0.00			
002	JUL01.83	0.00	0.00	0.00		
1	1 3	0.00	0.00			
003	AUG01.83	0.00	0.00	0.00		
1	1 3	0.00	0.00			
004	SEP01.83	0.00	0.00	0.00		
1	1 3	0.00	0.00			
005	OCT01.83	0.00	0.00	0.00		
1	1 3	0.00	0.00			
006	NOV01.83	0.00	0.00	0.00		
1	1 3	0.00	0.00			

// 10,REC V.0700

LOAN RECEIVABLES

ACCT 0700
DATE MAR21.84

SEQ	DUE DATE	PRINCIPAL	INTEREST	ESCROW 1	ESCROW 2	ESCROW 3
STS	RCV INDC	LATE CHRG	RTN CHEK	REPL RSV	HUD PYMT	ESC SHRT
007	DEC01.83	0.00	0.00	0.00		
1	1 3	0.00	0.00			
008	JAN01.84	14.60	0.00	0.00		
1	1 2	0.00	0.00			
009	FEB01.84	26.41	0.00	0.00		
1	1 2	0.00	0.00			
010	MAR01.84	26.41	3.65	0.00		
1	1 2	0.00	0.00			

M133 - 10 COMPLETE

NOV-84 IPTD DEC01-83 THRIFT HISTORY INQUIRY

TLID	DATE	TXN	FL	TSN	REMARKS	
072A	SEP17,83	308	00	000	LOAN COMMITMENT	6719.67+
072A	SEP17,83	333	00	001	DISB FUNDS 8999999 TYPE 001	5719.57+
102A	SEP30,83	310	80	002	MISC RECEIPT/FLD CODE-033	11.20+
102A	SEP30,83	310	80	003	MISC RECEIPT/FLD CODE-002	13.33+
102A	SEP30,83	310	80	004	MISC RECEIPT/FLD CODE-002	13.34+
102A	SEP30,83	310	80	005	MISC RECEIPT/FLD CODE-002	13.33+
102A	SEP30,83	310	80	006	MISC RECEIPT/FLD CODE-002	13.38+
102A	SEP30,83	310	00	007	MISC RECEIPT/FLD CODE-007	25.28+
					LOAN PAYMENT TSN 002/007	90.00+
0000	OCT11,83	310	80	008	MISC RECEIPT/FLD CODE-033	2.80+
0000	OCT11,83	310	80	009	MISC RECEIPT/FLD CODE-002	13.38+
0000	OCT11,83	310	80	010	MISC RECEIPT/FLD CODE-007	4.12+
0000	OCT11,83	310	80	011	MISC RECEIPT/FLD CODE-007	29.40+
0000	OCT11,83	310	00	012	MISC RECEIPT/FLD CODE-007	21.45+
					LOAN PAYMENT TSN 008/012	71.15+
103A	OCT14,83	310	80	013	MISC RECEIPT/FLD CODE-007	7.95+
103A	OCT14,83	310	80	014	MISC RECEIPT/FLD CODE-007	29.40+
103A	OCT14,83	310	80	015	MISC RECEIPT/FLD CODE-007	29.40+
103A	OCT14,83	310	00	016	MISC RECEIPT/FLD CODE-001	23.25-
					LOAN PAYMENT TSN 013/016	90.00+
0000	NOV02,83	310	80	017	MISC RECEIPT/FLD CODE-033	2.79+
0000	NOV02,83	310	80	018	MISC RECEIPT/FLD CODE-002	13.38+
0000	NOV02,83	310	80	019	MISC RECEIPT/FLD CODE-007	29.30+
0000	NOV02,83	310	80	020	MISC RECEIPT/FLD CODE-001	2.32-
0000	NOV02,83	310	00	021	MISC RECEIPT/FLD CODE-001	23.35-
					LOAN PAYMENT TSN 017/021	71.14+
090A	DEC03,83	243	00	022	DISB FUNDS 0001962 TYPE 002	5.97+
					ESCR, TYPE-12 REQNT SEQ-000	
090T	DEC03,83	350	00	023	ADJ/FLD CODES, CR-002 DB-027	3.50-
090A	DEC03,83	243	00	024	DISB FUNDS 0001963 TYPE 002	75.81+
					ESCR, TYPE-12 REQNT SEQ-001	
0000	DEC06,83	310	80	025	MISC RECEIPT/FLD CODE-027	3.50+
0000	DEC06,83	310	80	026	MISC RECEIPT/FLD CODE-033	2.78+
0000	DEC06,83	310	80	027	MISC RECEIPT/FLD CODE-002	9.32+

MORE

SHORT NAME

DATE MAR2

BEG YR PB 6554.96+ BEG YR EB 9.88+ PPTD JAN01-84 IPTD DEC01-83

TLID	DATE	TXN	FL	TSN	REMARKS	
0000	DEC06,83	310	80	028	MISC RECEIPT/FLD CODE-007	24.18+
0000	DEC06,83	310	80	029	MISC RECEIPT/FLD CODE-001	2.22-
0000	DEC06,83	310	00	030	MISC RECEIPT/FLD CODE-001	23.57-
					LOAN PAYMENT TSN 025/030	71.13+
103A	DEC14,83	310	80	031	MISC RECEIPT/FLD CODE-001	2.00-
103A	DEC14,83	310	80	032	MISC RECEIPT/FLD CODE-001	25.57-
103A	DEC14,83	310	80	033	MISC RECEIPT/FLD CODE-001	25.57-
103A	DEC14,83	310	80	034	MISC RECEIPT/FLD CODE-001	25.67-
103A	DEC14,83	310	00	035	MISC RECEIPT/FLD CODE-001	11.19-
					LOAN PAYMENT TSN 031/035	90.00+

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0000	JAN06,84	310	80	036	MISC RECEIPT/FLD CODE-033	2.73+	
0000	JAN06,84	310	80	037	MISC RECEIPT/FLD CODE-002	13.38+	
0000	JAN06,84	310	80	038	MISC RECEIPT/FLD CODE-007	28.68+	
0000	JAN06,84	310	80	039	MISC RECEIPT/FLD CODE-001	14.60-	
0000	JAN06,84	310	00	040	MISC RECEIPT/FLD CODE-001	11.69-	
					LOAN PAYMENT TSN 036/040	71.02+	
					PRIN - ESCR BAL TD	6528.67+	23
0000	FEB03,84	310	80	041	MISC RECEIPT/FLD CODE-033	2.72+	
0000	FEB03,84	310	00	042	MISC RECEIPT/FLD CODE-002	11.82+	
					LOAN PAYMENT TSN 041/042	14.60+	
					PRIN - ESCR BAL TD	6528.67+	35
0000	MAR03,84	310	80	043	MISC RECEIPT/FLD CODE-033	2.72-	
0000	MAR03,84	310	80	044	MISC RECEIPT/FLD CODE-002	1.50-	
0000	MAR06,84	310	80	045	MISC RECEIPT/FLD CODE-002	13.32+	
0000	MAR06,84	310	80	046	MISC RECEIPT/FLD CODE-007	28.50+	
0000	MAR06,84	310	00	047	MISC RECEIPT/FLD CODE-007	24.51+	
					LOAN PAYMENT TSN 043/047	71.07+	
102T	MAR 17,84	350	00	048	ADJ/FLD CODES, CR-002 DB-027	27.70-	
					PRIN - ESCR BAL TD	6528.67+	77
102A	MAR 17,84	243	00	049	DISB FUNDS 0003293 TYPE 002	77.72+	
					ESCR, TYPE-11 REQMT SEQ-002		
					PRIN - ESCR BAL TD	6528.67+	0
102T	MAR 17,84	350	00	050	ADJ/FLD CODES, CR-002 DB-027	7.06-	
					PRIN - ESCR BAL TD	6528.67+	7
//IO.HST1,0700						THRIFT HISTORY INQUIRY	0700
						DATE	MAR 21,84
SHORT NAME							
BEG YR PE	6554.96+	BEG YR EB	9.88+	PPTD JAN01,84	IPTD DEC01,83		
TLID	DATE	TXN	FL	TSN	REMARKS		
103A	MAR 17,84	243	00	051	DISB FUNDS 0003294 TYPE 002	7.06+	
					ESCR, TYPE-11 REQMT SEQ-003		
					PRIN - ESCR BAL TD	6528.67+	0

MO25 10 COMPLETE

RESERVED

F-1

```
//IQ, FORB, 07000
PASSWORD
SHORT NAME  DOE JOHN
TRAILER STATUS
START DATE  JAN01,83
END DATE    DEC31,83
ACCRUED TO DATE
M2Q4      IQ COMPLETE

                                LOAN FORBEARANCE

                                ACCT 07000
                                DATE DEC10,82

                                JAN01,83
                                100.00
                                0.00

                                PAID TO DATE
                                PAYMENT AMOUNT
                                PARTIAL PAYMENTS
                                TOTAL AMOUNT DUE
```

F-2

```

0
PASSWORD
SHORT NAME   DOE JOHN
TRAILER STATUS
START DATE   JAN01,83
END DATE     DEC31,83
ACCRUED TO DATE JAN01,83
M204 IQ COMPLETE

LOAN FORBEARANCE

ACCT 07000
DATE JAN02,83

PAID TO DATE
PAYMENT AMOUNT
PARTIAL PAYMENTS
TOTAL AMOUNT DUE

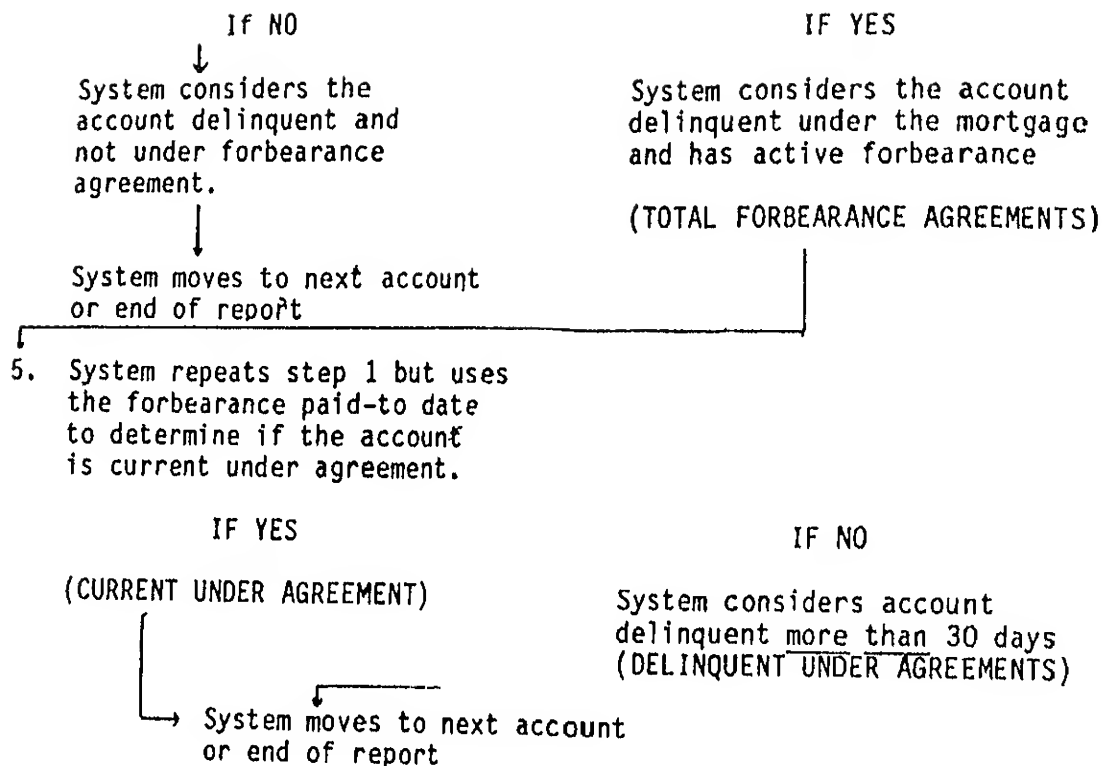
JAN01,83
100.00
0.00
100.00

```

F-3

/ / IQ, FORB, 07000	LOAN FORBEARANCE	ACCT 07000
PASSWORD		DATE FEB15, 83
SHORT NAME DOE JOHN		
TRAILER STATUS	PAID TO DATE	FEB01, 83
START DATE	PAYMENT AMOUNT	100.00
END DATE	PARTIAL PAYMENTS	50.00
ACCRUED TO DATE	TOTAL AMOUNT DUE	50.00
M204 IQ COMPLETE		

4. System determines if the Forbearance agreement is active AND if the report date is between or equal to the start and end dates of the forbearance agreement.



This attachment sets forth the method the System uses to calculate delinquencies for Reports No. 429, Status Report, and No. 507, Delinquent Report.

1. For Current Accounts and Delinquent Accounts Not Under Forbearance Agreements

The System divides the total amount due under the note by the monthly payment amount under the note. The System determines the total amount due by subtracting the next month's receivables.

2. For Delinquent Accounts Under Forbearance Agreements

The System divides the total amount due under the agreement by the monthly payment amount under the agreement. The System determines the total amount due by subtracting one month's payment under the agreement from the amount in the TOTAL AMOUNT DUE field on the FORB screen.

3. The System rounds down the result of the calculation under the above two activities. Then the System multiplies the result of the rounding down by 30 to determine the number of days (30, 60, 90, 90+) delinquent.

a. TOTAL RECEIVABLES DUE (from 429 report)	\$1,143.19
b. Less next month's receivables	<u>-279.12</u>
c. The total amount due is	864.07
d. The monthly payment is	144.16
e. The result of dividing the total amount due (\$864.07) by the monthly payment (\$144.16) is 5.9 rounded <u>down</u> to 5	
f. 5 X 30 days equals 150 days or	90+ days delinquent

Dear :

Your mortgage company has recently assigned your mortgage to this Department. This means that we are now in effect your mortgage company. We would like to take this opportunity to give you some information you will need and explain how we will be handling your account.

First your account number is . Always include this number with any communication you have with this Department. Also, always put this number in the upper central portion of your check or money order sent for the monthly mortgage payment. Your mortgage payment and the bill stub are, effective with your receipt of this letter, to be sent to the following address instead of this local HUD Office:

Payment Processing Center
P.O. Box 105652
Atlanta, GA 30348

NO OTHER COMMUNICATION is to be sent to the above address because it will not receive a response as the Payment Processing Center is a bank under contract with HUD to process payments. It is not a HUD office. If you ever have any questions or need to communicate with this Department please contact this office. You may contact , Chief, Loan Management Branch whose address and telephone number are as follows:

Any letters sent to our Headquarters office in Washington will be referred to this office for resolution of any problems. This means that the resolution of the matter will be delayed if you write to Washington.

HUD will not escrow money for your hazard insurance as your previous mortgage company did; however, you will still be responsible for maintaining your homeowners insurance. Your new payment without the insurance is \$_____ per month. This will allow you to set funds aside to pay the insurance premiums when they become due. We will continue to escrow funds to pay your real estate taxes when they become due.

Sometimes after a mortgage company assigns a mortgage to us, delays occur in their transfer of escrow funds. If taxes are owed, HUD will pay them regardless of whether or not the funds have been received from your former mortgage company. If the funds have not been received your account will show as delinquent, and you will get a delinquency notice even if you have made your correct payments on time. We know this will be disturbing to you but these notices are automatically generated until the escrow funds are received from your former mortgage company. If you have made the correct payments on time and sufficient funds were in your escrow account with the mortgage company you will not be penalized. Simply notify us if you believe your account has been misstated. Please be aware that it may take several months for the situation to be corrected.

Also, if we receive a mortgage payment before the first day of the month, our computer system will credit it to reduce the principal balance of the mortgage, but you will not receive credit for having made a mortgage payment, and you will receive a delinquency notice. For example, if the May payment is received April 30, your mortgage will be reduced but you will not receive credit for having made a mortgage payment in May. If this happens to you please call or write this office so we may make the appropriate adjustment to your account. We are trying to correct this situation; however, until the correction can be made we ask for your understanding and patience. Although your mortgage payment is due on the first day of the month, one way to help us is to not mail your monthly mortgage payment until the first day of the month in which it is due. You will not be assessed a late charge if we receive your payment before the 17th of the month in which it is due.

If you have any questions call or write us and be sure to include your account number.

GLOSSARY

Access, Direct	Pertaining to the process of obtaining data from or placing data into storage (System) where the time required for such access is independent of the location of the data most recently obtained or placed in storage (accessed)
Alphanumeric	The set of all alphabetic and numeric characters. A contraction for alphabetic and numeric. A set of alphanumeric characters will usually include special characters such as the dollar sign and comma.
Amount Delinquent Mortgage	Total calculated amount that a mortgagor is delinquent on his indebtedness.
CAPS Lock Key	When pressed down, capitalizes all alphabetic keys. It does not affect numeric keys. <u>THIS KEY SHOULD ALWAYS REMAIN IN A DOWN POSITION.</u>
Character	A letter, digit or other symbol that is used as part of the organization, control or representation of data.
Clear (CLR)	A key on the CRT that discontinues conversation and removes all CRT display.
Command	The precise information entered at a terminal to perform a specific function.
Condition Code	Code denoting certain characteristics of a loan.
Console	The control panel used by the computer operator. It typically contains a typewriter or visual display for operator communications and may contain register displays, switches, etc.
Conversation	Communications between the System and the User
CPU	The device containing the arithmetic unit, control unit, and main memory. Also referred to as MAINFRAME.

CRT	Cathode Ray Tube display device. The television tube used to display pictures or characters, and thus by extension, a computer terminal which uses a CRT.
Cursor	(1) A special symbol appearing on video displays (screens) which indicates the position of the next character to be inserted or deleted. (2) when a form is displayed for data entry, the position of the cursor indicates where you are to start entering the data.
Cursor Movement Keys	Keys which move/position the cursor to any location within the data entry fields on a form on the screen.
Data Base	integrated file of data used by many processing applications for central access, retrieval and update.
Data Bank	A comprehensive collection of libraries & data.
Decimal Percentage	Indicates the field must be numeric and must contain two whole numbers and three decimal positions (ex: 12-1/2 = 12,500), or a total of 6 positions.
Display Only	Indicates the field cannot be entered as is for information only
Dollars, Cents	Indicates the field must be numeric and must contain two decimal positions (ex: \$12345.25 = \$12345.25) (It is not necessary to enter \$)
Dollars Only	Indicates the field must be numeric and does not contain a decimal (ex: \$12345.25 = \$12345) (It is not necessary to enter \$)
Erase EOP/EOL (End of Print/End of Line)	A CRT key used to erase from the position of the cursor to the end of the field.
Escrow Balance Miscellaneous	The amount of funds available for the miscellaneous escrow account.
Field	A specified area used for a particular category of data.

File Maintenance	Method used for inputting new field information or changing existing information on the system, or deleting information.
Flag	A method of identifying special characteristics of an account to the system.
Forbearance Amount Pattern	The amount of payment agreed upon with a mortgagor under a forbearance agreement.
Foreclosure Cost	Costs incurred by HUD to foreclose on assigned mortgages and PMM's.
Forbearance Start Date	The date on which a forbearance agreement starts, always the first day of the month.
Forbearance Expiration Date	Date on which a forbearance agreement ends. Must be the last day of the month (should be the same date as the notification date on the Loan Monitor Trailer).
Foreclosure Date	Date on which an assigned mortgage or PMM is foreclosed by HUD.
Format	The arrangement of data.
Generalized Reporting	Provides the capability to design special reports via the on-line terminal and to receive them, along with the regular daily reports. (Restricted to Headquarters Use) Field offices may request the Service Center to produce these reports.
Home Cursor	This key (HOME) positions the cursor in the upper left hand corner of the first data entry field on the screen in order to permit the beginning of data entry.
Inquiry	Allows the user to request information through a terminal in a given format by entering the proper command.
Interest on Advance	The amount of interest due HUD for advances made to mortgagor's account to cover escrow shortage (computed at mortgage note rate).
Keyboard	A group of buttons on a pad used to input information into a computer system.

Line Printer	A printer, attached to the terminal, which is capable of printing the screen displayed on the CRT (NOTE: this will enable field office users to print the various loan screens for further review of the case status or to document the case file).
Log ON	To access the system/terminal using proper codes.
Log Off	To conclude use of the system/terminal.
Main Frame	The main portion of the computer, including the CPU, memory and peripheral interfaces. Also, a large computer.
Memo Fields	Allows the user to process funds through these fields without affecting any other processing.
Mortgage Paid Through Date	Latest scheduled due date for which a full principal and interest payment has been credited.
Numeric	The field can contain only the zero, through nine.
On-Line	Under the control of, and connected to the central processing unit.
Password	A restricted code that must be entered to allow file maintenance of certain fields. Also, a unique sequence of alphanumeric characters assigned to the user of a computer system for identification and security purposes.
Payoff Amount	The total amount calculated to pay off a mortgage or note.
Payoff Date	The date as of which a mortgagor or his representative (real estate agent) has requested the amount to satisfy the mortgage.
Peripheral	Any device connected to a computer which is to some degree controlled by the computer.

Protected Field	Describes a means of specifying areas of a CRT screen which cannot be modified by direct keyboard entries from the operator.
Purge	Permanently removing from the System.
Reason	Why loan was approved or rejected (code always "90" indicating approval).
Required Fields	Fields that must be entered in order for the system to accept the information as complete.
Reversal Amount	The amount of money which is to be reversed on a disbursement to a case.
Screen	A formatted <u>display</u> of information on the CRT.
Sequence Number	A unique system generated number which identifies the transaction to the system. Example: Teller Number
Set Up, Account	Refers to the initial entering of account information to the system, as at the time the assignment acceptance letter is issued.
Status Codes	Codes denoting certain characteristics of an account and the current status.
System Generated	The system will calculate and enter the information as opposed to being entered by the user.
Subsidy Recertification Date	The date the payment is recertified for the mortgage.
Tax Authority Property ID	The identification assigned to a property by a taxing authority. Used to obtain bills from taxing authorities.
Tax Payment Date	The date on which the last payment for taxes was made.
Teller	(1) An individual authorized access to System.

Teller Terminal	A device that accepts teller input and is used by the system to respond to that input.
Terminal(s)	A point in a system or communication network at which data can either enter or leave.
Text Entry Keys	Keys which are similar to those on a typewriter. They display numbers, letters, symbols or punctuation on the screen and they include all keys that type alphabetic characters, two sets of numbers and special characters such as the asterisk. With the exception of the Shift key and the CAPS lock key, all text entry keys display a character or symbol on the screen.
Trailer	Portion of a master record used to contain variable data.
Training Mode	Terminals may be operated in the training mode to enable the teller to enter various new account set-up, file maintenance, inquiry or monetary transactions without updating actual customer balances or information.
XMIT (Release/ Acknowledge Message)	The XMIT key signals the workstation to transfer the controls of the current screen display to THRIFT for processing. Pressing XMIT also acknowledges all System messages that require acknowledgement.
VTAM	Virtual Teleprocessing Access Method.

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